



SATURDAY NIGHT.

SECTION 1. PAGES 1 TO 16

VOL. 24, No. 8.

Printed and Published by
Saturday Night, Limited, Toronto.

TORONTO, CANADA, DECEMBER 3, 1911

TERMS—Single Copies, 10c.
Per Annum (in advance), \$3.

Whole No. 1200

THE FRONT PAGE

THE work of United States Postmaster-General Hitchcock and his assistants in rounding up the thieving-get-rich quick concerns which invest New York, Chicago, Cleveland and other United States centres is having the effect of putting this whole crowd of financial pugs and second-story men to flight. It was time. Something enormous has been the amount of business done by the dealers in fake securities. One firm, Burr Brothers, of New York, who have on numerous occasions been given publicity in *TORONTO SATURDAY NIGHT*, and who were closed up by U.S. officials the other day, have since 1907 secured no less than \$50,000,000 from the public in exchange for worthless securities. This band of crooks have succeeded in floating and selling to the public a round dozen concerns with capitalizations ranging all the way from a few hundred thousands to many millions of dollars. Not one of these Burr concerns has ever returned a dollar to the unfortunate investor.

The United States post office department are now paying some attention to that select coterie of crooks whose specialty is fake oil stocks. One firm of Cleveland brokers who made a specialty of loading up the Ohio farmers with these stocks have been raided and closed up, the members of the firm being released, pending trial, on heavy bonds. This is believed to be but the beginning of a campaign against the oil fakir, and there is room, for in no line of speculation has so much money been taken from the public with so little return as in what these men are pleased to term the oil business.

After the numerous warnings which the public have received concerning the oil well promoter, those who now persist in throwing their money to these tricksters deserve little sympathy.

At the same time the public has a right to some protection from the post office departments of all countries, and Postmaster-General Hitchcock is doing his full duty, but no more.

It is full time that the Canadian Post Office Department paid more attention to these financial thugs who persist in utilizing His Majesty's mails for illegitimate purposes. Unfortunately, the United States is not the only country on the continent that harbors men who make a business of getting rich at their neighbors' expense. The Canadian West at the moment is particularly prolific in this line, and a closer attention to the come-on literature sent out by these firms would save the country a great deal of hard earned money.

ON a previous occasion I have in these columns referred to the questionable morals of a certain United States publication which circulates largely in the homes in both that country and this. In extenuation it might be stated that I do not make a practice of reading *The Ladies' Home Journal*; heaven forbid. But when an irate parent appears, a copy of this publication in hand, the man having discovered that a foolish mother had no better sense than allow his young daughter to mentally devour the insipid unimoral slush, it seems time for a further public protest.

The article to which this father takes exception is entitled "My Experiences in New York," being the last of a series of what purports to be "the true story of a girl's long struggle in the big city as told by herself." The name of the author is suppressed. As a "literary effort," it is a cross between Laura Jean Libbey and Elinor Glyn. However, it was probably written by a man, perhaps by Editor Bok himself, as there is a "scented" flavor to the chapters I perused that is suspiciously Bokish. That the yarn is a palpable "fake" is evident on its face. However, that is neither here nor there.

The man who manages *The Ladies' Home Journal* is apparently of the opinion that this prurient literary refuse would not of itself be sufficiently attractive to young girls, so he incorporates at the head of the last instalment (I have not seen the others) some gems of preachy, prudish flip-flap, all of which tend to attract the attention and excite the morbid curiosity of the young girl and impel her to read what she might otherwise pass over. Cunning attempts these to pander to the immoral under the guise of morality.

Here are a few gems from the collection: "Not every girl, it is true, but ninety-nine out of every hundred girls encounter these terrific dangers and worse." An unwarranted exaggeration to start with. But let it go.

"Some will take offence at the frankness of this human document: it is without question the most outspoken experience ever published in this magazine," says Editor Bok.

Human document, frankness, outspoken experience. Note the invitation to drench oneself in the dregs, intermingled with a preachy prudishness obviously meant to excuse and at the same time whet the desire of the immature woman into whose hands this publication is likely to fall.

"We are assured that not a single experience is colored or exaggerated," is another line from the pen of Editor Bok, and the girl (so runs the yarn) casts her body at the feet of a bone-headed inebriate, who had not one redeeming virtue.

There is possibly some excuse for "Maria Monk" and "Three Weeks." Scrofulous literature of this character will at least enter a household by the front door with its reputation boldly emblazoned upon the covers, but not to *The Ladies' Home Journal*.

I wonder what percentage of the marvellous success of this journal is attributable to exhibitions such as "My Experiences in New York?"

Out in Winnipeg there is a preacher who fills his church to the overflowing point each Sabbath day. Girls and boys, men and women crowd to hear him upon his ever ready subject: immorality, the doings of the underworld.

Bok fills the mails and this preacher fills the church. The methods are different, but the result is the same.

TOO far behind the band, Mr. Borden! R. L. Borden, Leader of the Opposition, made a most excellent speech in the House of Commons last week. There is only one fault to be found with this speech; it comes about a year too late.

Mr. Borden dealt with the naval question, and moved

an amendment, expressing regret that the people had not been directly consulted. In other words that a referendum should have been granted. In his inmost soul Sir Wilfrid Laurier, in the light of what has occurred and what will in all likelihood yet occur in the Province of Quebec, no doubt, agrees with the Leader of the Opposition.

A referendum, previous to the adoption of the present naval programme, would have done one of two things. It would either have killed the bill out of hand or it would have wet the gunpowder of the Nationalist Party to such an extent that Bourassa would now be a political nonentity in place of a political leader with whom this country must sooner or later deal.

Under the circumstances it seems a pity that when the genial Leader of the Opposition was looking into the high heavens or under the bed for a brand new and attractive naval policy, he did not hit upon the referendum idea.

As a matter of fact, we, here in Canada, are so bound up in our party systems that the people of the country are not consulted upon great questions of policy nearly as often as circumstances warrant. We elect men to Par-

THE British elections are on. Can the Peers lock horns with the people, or at least such of the people as believe that me lord should be relegated to the shelf of political inactivity.

In the present crisis there appears as yet no befogging sidelights. The issue is plain and understandable. In the last election campaign there was an intermingling of tariff reform, German war scare (largely promoted by Lord Northcliffe), Imperial preferences, free trade, protection and what-not. At the moment the contest is upon plain, straight lines. It is a question whether the British people desire to retain, or do not desire to retain, the House of Lords as their last court of appeal. The Peers were asked to forego their ancient privileges. They refused, and this election is the result.

However, it is a question whether the result of this election, no matter what the ultimate decision of the people may be, will quickly adjust this great constitutional struggle.

Sir Henry Lucy, a veteran in such political matters, in writing on the question, said:

"His Majesty will decline to undertake the grave responsibility the Premier invites him to

instant passengers may also disembark from the front. Such appliances mean specially constructed cars, with an abnormally large platform at the rear, a series of railings dividing those embarking from those debarking, electric push buttons at short intervals throughout the car, and seats running crosswise as do those in the regulation passenger coach.

A ride in these poor excuses for the real thing that have been introduced on Yonge street, and of which we have the promise of seeing on the other lines, will never solve Toronto's transportation problem. Indeed, these cars can do nothing but sadly muddle it.

It was in Pittsburg, Pa., if I remember rightly, where a futile attempt was also made to dodge the P-A-Y-E patented traction appliances on much the same order as is now being done in Toronto. There the people simply would not put up with the inconvenience, with the result that the company was eventually obliged to throw its old revamped cars into the discard and adopt the real pay-as-you-enter system.

Let us either go back to the old happy-go-lucky system or get the real thing. Thousands of pay-as-you-enter cars are now being operated in Chicago, in New York, and in a dozen or so New Jersey and New England centres, with every success. It has been conclusively proven that with the appliances of the real pay-as-you-enter car more people can be loaded and unloaded per minute with less inconvenience than by any other system so far brought forward, and at the same time those riding enjoy a luxury to which Torontonians are total strangers.

If General Manager Fleming ever hopes to reasonably satisfy the riding public in Toronto he will be obliged to dig down into the till and pay the royalty price for the real thing. This cheap imitation, like all imitations, is a poor thing and will not do.

BREAKING the windows of the Prime Minister's residence, marking up the countenance of Premier Asquith and putting the Chief Secretary for Ireland to bed with his wounds are among the recent exploits of the English suffragettes.

Absurdly lenient treatment for this gang of female rowdies has unquestionably much to do with their persistency. Six months hard labor, with a double sentence for a second offence would probably clear the London atmosphere in a wonderfully short time. The Suffragettes want to be treated like men; they demand men's privileges. Well, give them some of the privileges that men enjoy by sending them to jail for the full term a man would receive for the same offence.

Britain's public men have an ample share of responsibilities as it is without being obliged to spend a goodly portion of their valuable time dodging a lot of turbulent, crotchety, peevish old cats.

The chief difficulty appears to be that these fighting suffragettes have not a sufficient number of home ties and home interests. A good lusty family each, with a house to look after, would do wonders toward soothing the average rock-throwing female rowdy that is now the *bete noire* of English political life.

A lusty husband and a still lustier family would have employed the time of the strident and vigorous Christabel Pankhurst to an extent that would have precluded the possibility of her leading mobs in Londontown.

IT appears that Mr. W. R. Clarke, the St. Louis financier, who is president of the Alberta and Great Waterways Railway Company, whose transactions led to the wiping out of the Rutherford administration in the province of Alberta, recently visited Toronto to consult counsel with reference to his "rights." In the report of the commission of enquiry recently laid before the Legislature at Edmonton, it is stated that Mr. Clarke promised to give evidence before it, and for that purpose travelled as far as Swift Current with his counsel, Mr. Minty, of Winnipeg. Then he suddenly decided not to go to Edmonton and left the train before it reached the borders of Alberta. Some mysterious influence caused him to change his mind, and as the commission had no power to compel the attendance of witnesses outside Alberta, he was not heard. It would seem that an alien who treats a Government commission with so much discourtesy must face an embarrassing situation when he comes before that same Government with talk about his "rights." The whole attitude of the men involved in this scandal is that the Government and people of Alberta have no "rights." The report of the Royal Commission is curious reading. It shows that the commissioners found it practically impossible to enforce the attendance of any witnesses possessing direct knowledge of the transactions or of any official connected with financial institutions which handled the funds in connection with the sale of the railroad bonds guaranteed by the Government of Alberta. From the vague despatches sent to the East the impression has gone abroad that the Rutherford administration was whitewashed by the commission. A perusal of its contents does not bear out this impression. Two commissioners, Messrs. Harvey and Scott, present ample circumstantial evidence to show that a bonus amounting to anywhere from half to three-quarters of a million on the Government's five per cent. bonds has absolutely disappeared—into whose hands the public can only guess. They also show that the percentage of interest was placed at a very high rate by the Government in order that these bonds should command a high figure above par. Nevertheless, only the par value, which amounted to \$7,400,000 was deposited to the credit of the Government. All three commissioners unite in proclaiming the bargain entered into before the disappearance of the bonus on the bonds as most improvident. It is shown that the Attorney General, Mr. Cross, turned



Premier Asquith is here shown stepping into a taxi-cab. The burdens of office seem to rest easily on him.



A new and striking picture of Arthur James Balfour, the leader of the Unionist forces.

BRITISH STATESMEN IN THE LIMELIGHT.

Published by special arrangement with The Sphere, London.

liament not because they are men and because they can think straight, but because they are Conservatives or Liberals, and custom dictates these men must, perforce, follow their leaders no matter what happens. To-day there are unquestionably many French-Canadians in the Liberal party who are prepared at all times to vote for Laurier's navy or any other navy so long as the Premier tells them to; and on the other hand there are Conservatives by the gross who would vote against any proposal having its inception with the Liberal leaders because it happens to have been born of the party on the other side of the House.

While not an admirer of F. D. Monk and his policy, at the same time I cannot help but think that his is the true attitude after all. If Mr. Monk is firmly convinced that he does not favor a navy for Canada, and if he is also convinced that his constituents are largely opposed to it, then it is his duty as a representative of a free electorate to stand up on his two feet in the House of Commons and say so, and when the time comes vote so.

In the United States they call men like Monk insurgents, and it is the insurgents, or in other words the men who will not blindly follow party, who rise in their might every so often and save that country from its "friends."

Theoretically, our law makers are nearer the people than are those of the United States where elections are held at certain set periods. As a matter of fact, however, our system does not work out any better in this respect than theirs. Theoretically, any great differences of opinion among the people, such as this naval policy has unearthed—it must be remembered that it is not only in the Province of Quebec that insurgents are to be found—should automatically bring about a referendum in the form of a general election. But slavish partyism precludes this, and we are in consequence adopting a naval policy at Ottawa without knowing whether it would actually carry at the polls.

assume. Mr. Asquith will thereupon advise immediate dissolution. But what is practically a demand will be weighted by the condition that if the result of a General Election shall be to re-establish the Liberal Party in power, His Majesty, being in such case assured of the trend of public opinion, shall consent to the creation of an adequate number of Peers.

"Should His Majesty again prove obdurate Ministers will resign, and Mr. Balfour will be invited to form a Ministry. Following the example of Disraeli in 1873 he may refuse, in which case the Sovereign and his First Minister will be face to face again on the old issue of the creation of Peers."

As the Peers are fighting for their political lives they will unquestionably kick, as Sir Henry suggests, to the last gasp.

By December 16 the polling will be practically over, and it will then be known whether the British people maintain the old or put on the new.

Feudalism vs. Democracy is the issue, and it would be a wise man who could forecast the result and a foolish man who would attempt it.

THE Toronto Street Railway is announcing broadcast that they are adopting pay-as-you-enter cars. If the specimens operating on Yonge street are a fair sample of what we are to receive, then the sooner they are discarded the better.

As a matter of fact, the cars which the T.S.R. are pleased to call pay-as-you-enter vehicles, no more resemble the real thing than they do a brown stone front or an ocean liner. The cars introduced on Yonge street lack every essential that has made the real pay-as-you-enter (protected by patents) the best street railway vehicle introduced up to the present.

The cars covered by the pay-as-you-enter patents have an entrance and an exit at the rear and an exit forward. The conductor stands between the rear entrance and the rear exit. From this vantage point he has full control of the car; the passengers load and unload at the rear without getting in each other's way, while at the same

Our New Millionaire Series.

We had thought to wind up our Ottawa Millionaires series in the present number, with George H. Perley, Conservative whip and lumber king, who now looms so large in the limelight. Saturday Night could not, however, resist the temptation of writing up Mr. E. H. Bronson. With Mr. Bronson next week, however, the Ottawa series will close, to be followed with another dealing with Canadian millionaires of other centres.

The series will be written in the same free and easy style and with the same care and attention to details that has characterized the Ottawa series.

If one can't be a Canadian millionaire, the next best thing is to know all about them, and this can best be done by reading *Toronto Saturday Night*.



AN INCIDENT IN THE 'VARSITY-TIGER MATCH.
The highest head in the centre of the group is that of Mayor Geary, who was chaired by the students and held there before the grand stand while they sang "He's a jolly good fellow."

up mysteriously in New York on November 1st, 1909, the date the deal was finally put through with the house of Morgan. It is also shown that the Government was in possession of ample information that the proposed road was being bonded far beyond the probable cost of construction. Nevertheless it arranged to hand over the proceeds of the bond sale by instalments as each ten miles of the road was completed, without ballast or equipment—a policy which would leave no surplus at the completion of the road no matter how cheaply the line was built. The two judges already quoted exonerate Hon. Mr. Cushing, the Commissioner of Public Works, because the whole matter was taken out of his hands by order-in-council and placed in those of the Premier and the Attorney General, Messrs. Rutherford and Cross. The third judge, Mr. Beck, condemns Mr. Cushing severely, and makes it clear that he was, what might be termed, an absentee landlord. As a matter of fact it was the subordinate officials of Mr. Cushing's department, who are honest professional men with their eyes open, who first pointed out to him the fraud that was being perpetrated on the people. The comments of Commissioners Scott and Harvey are particularly caustic with regard to Mr. Clarke:

"Unfortunately, in the absence of Mr. Clarke as a witness, no estimate can be placed on his personality or persuasive powers. But the fact that intelligent men acting as trustees make an agreement with a stranger for work to be done by him, and make concessions vastly in excess of what were asked by others for the same work, and of what are granted to others for similar work, and with absolutely no knowledge of the cost of the work to be done other than that offered by the other party to the contract, may reasonably give rise to the suspicion that they have been actuated by some motive other than regard for the interests it was their duty to protect."

These two judges, however, say that the only ground for rejecting the evidence of the Premier, Mr. Rutherford, and the Attorney General, Mr. Cross, that they had no personal interest in the bargain would be "because the circumstantial evidence is in conflict with it." In view of their positive denial and in the absence of direct evidence, they do not find themselves warranted in saying that there was direct personal interest on the part of these gentlemen, however outsiders may have profited. Altogether the report reads like the Scottish verdict "Not Proven"; though it is not necessary to go so far as Hon. W. A. Buchanan, a former member of the Rutherford Ministry, who declares the two ministers to be hopelessly discredited. At any rate in the most charitable view of the case they were the innocent victims of Mr. Clarke, and he will have to tell the whole truth before his talk about his "rights" can be entertained.

RECENTLY the vice question, the social evil problem, as it obtains in Winnipeg, has been much before the public. That a city of great prosperity in which is gathered together many aliens should have more dissipation than older and more staid communities is but natural.

While Winnipeg's problems in this direction are news here, it has for long been before its citizens. The question has been a theme of discussion in the press and from the pulpit for many years. Years ago the fallen were segregated and then dispersed; then they were segregated again.

While Christianity the world over preaches cleanliness in life, and this is one of the chief missions of Christianity, Winnipeg has developed a preacher who dishes up uncleanness in persistent recurrence. And it proves a money maker. Boys and girls who would not be allowed to read Elinor Glyn's classic, crowd certain meeting houses and there have their sensuality stimulated by impassioned ranting. Minds that were erstwhile free from thoughts of sin are stimulated to curiosity, and no doubt feed upon what they hear. As for the segregated district, it is fostered by an elaborate system of advertising. Those who would never seek its precincts no doubt hunt it out to learn the why and wherefore for all this tirade. Incidentally, such preaching pays; crowded churches mean large collections, and whereas it takes much to make a sermon interesting, and a church attractive, professional soloists, etc., the morbid mind seems to find an increase of appetite on what it feeds on.

Toronto has its social evil, no doubt; it can be found

by those who seek it, but we will pray that no misjudged call will prompt any of our preachers to pollute the minds of our young by exhortations that are unneeded and rantings that are abortive.

For a decade the columns of the Winnipeg press have been replete with letters that had better be unwritten. A personal interview with the mayor or chief of police would be more calculated to bring about good, and would save the innocent.

As a matter of fact, the sin of Winnipeg is no doubt exaggerated. There are many in Winnipeg who have acquired sudden riches. A certain section of womenkind have taken to paint and feathers to an extreme suggestive of the demi monde. The taste of these people is all in their mouths, but they are not vicious. Let the preachers cultivate charity, foremost in Christian virtues.

IN connection with the Federenko extradition case, allusions have been made in several quarters to the decision in the Anderson case of fifty years ago, which strongly resembles it in certain features. It can hardly be said, however, that the Anderson decision, which was that of a runaway slave, who, in escaping, had killed a man who attempted to arrest him and return him to his master, created a precedent of service in this Russian affair. The homicide with which Anderson was charged was committed on September 28th, 1853, in Howard county, Missouri. Anderson's victim as one Seneca Diggs, which

murder had been committed as the crime is understood in this country. His finding was unavailing, however, in view of the decision of his two colleagues. Abolition feeling had reached its climax in the United States and this decision aroused immense interest not only throughout that country, but in Great Britain as well. Sir John Beverley Robinson and his colleague were bitterly denounced as the friends of slavery. Such denunciations were wholly unfair, as their decision was based on an impartial reading of the law. It will be remembered that these occurrences took place prior to Confederation, when the powers of Canada with regard to extradition were not so clear as they are to-day. The abolitionists and their Canadian sympathizers were bound that Anderson should not be returned to Missouri, and a writ of habeas corpus was applied for at the Court of Queen's Bench, Westminster. The British authorities showed some reluctance in granting such a writ, but finally did so. In the meantime a similar writ had been applied for before the Court of Common Pleas at Toronto. This court found means of satisfying public sentiment by discovering a technical error in the procedure and discharged Anderson. In the meantime Lincoln had been elected President and the United States Government did not press for a recognition of its rights in the matter. It will be seen, therefore, that no legal precedent was established that can be of use in the Federenko case. Anderson was freed on a technicality in deference to popular agitation and not on any other clear legal grounds.

The case, however, did have an aftermath which has some bearing on the Russian application. The action of the Court of King's Bench at Westminster in issuing a writ of habeas corpus aroused indignation in Canadian legal circles, who saw in it a clash of authority fraught with danger. As a result of the representations of our Government an Imperial Act was passed in the year 1862 forever preventing the issue of such a writ by the British courts. In questions of extradition Canada is as perfectly "autonomous" as even Mr. Bourassa could desire.

The case of Federenko is one that presents Imperial aspects. Russia borders on India, and if we suppose as a hypothetical case that a Bengali assassin should succeed in slaying some British official and in making his way to Russia, the latter country might feel itself justified, if the extradition of Federenko is refused, in taking no steps to apprehend the supposed assassin. Such considerations are worthy of serious thought. Nevertheless the question is one for Canada to settle herself. The view taken by the British Government in 1862 that there should be no interference by the Imperial authorities in questions of extradition, places the burden of the decision on the shoulders of Hon. Mr. Aylesworth and on his shoulders alone.

The Colonel

Lion Hunting.

If you had had an opportunity of consulting Tartarin as to a projected sojourn in Africa, the eminent Tarasconais would have undoubtedly launched into a review of



AN INCIDENT IN THE 'VARSITY-TIGER MATCH.
Quarter-back Foulds, of 'Varsity, is here seen going away with the ball for a run. Jack Maynard is just behind him to take the pass. This is a play which was worked again and again.

sounds like a name out of "Uncle Tom's Cabin." What was known as "the underground railway," an organization of American abolitionists with Canadian associates, formed to assist, conceal and convey to British soil, fugitive slaves, was then in full operation. With the assistance of this organization Anderson made his way to Canada and settled in Toronto. In 1860, nearly seven years after his sanguinary escape, he was recognized in this city and the Buchanan administration, which immediately preceded that of Lincoln, applied for his extradition. A great deal of public sympathy was aroused for him and there were ample funds to fight his case. It is a curious illustration of the fickleness of public opinion, that whereas two or three years later the average Canadian citizen was all sympathy for the Southern cause, in 1860, just prior to the outbreak of the American Civil War it was all on the side of the slave. The case came before the Court of Queen's Bench at Toronto in Michaelmas term just half a century ago with Chief Justice Sir John Beverley Robinson presiding; associated with him were Mr. Justice Burns and Mr. Justice McLean. The Chief Justice and Mr. Justice Burns decided that a prima facie case of murder had been made out and that under existing extradition treaties Anderson must return to the State of Missouri for trial. Mr. Justice McLean, however, gave a minority decision which voiced popular sentiment. He held that inasmuch as slavery was not recognized by the laws of Canada and Great Britain, it would not be unlawful for a slave to defend himself against recapture and return to bondage even to the death. Therefore he held that no

the various methods of hunting the lion, taking it for granted that that topic was the only one of any importance in relation to any part of the African continent. Sir Frederick Treves, too, in writing his "Uganda for a Holiday," published to day, was not unprepared for the class of reader who expects, on landing at any African quay, that it will be a keen race between the king of the desert (with bristling mane and bared fang) and the hotel tout as to who shall be first to secure the new arrival's person and portmanteau. "The tourist coming to British East Africa," remarks Sir Frederick, "is sure to inquire as to the line of conduct that should be observed when a lion is encountered by the way." Continuing his instructions, Sir Frederick gives a full sketch of the procedure which custom has established for you and the lion. "If the lion when met with is walking in the opposite direction to the tourist the animal should be allowed to continue his walk without comment. Should the lion stop and stare at you, say 'Shish.' If he refuses to be shished, you throw a lump of mud at his head. If, after this, the lion still fails to realize that he is de trop, the tourist is recommended to walk away from the spot with such dignity as the strained position demands." With whatever details of this code of etiquette Tartarin had differed, he would have unhesitatingly approved of the atmosphere of dignity in which it is enveloped.—London Globe.

Cultivate vices when you are young, and when you are old, they will not forsake you.



AN INCIDENT IN THE 'VARSITY-TIGER MATCH.
Lajoie is here seen bucking the Hamilton line. The picture shows how effective the 'Varsity line could be in the form of attack.



AN INCIDENT IN THE 'VARSITY-TIGER MATCH.
'Varsity line holding Tigers back, while Galt, in the rear, has the ball ready to kick. Gage is seen free to the right.

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FREDERICK PAUL, Editor.

"TORONTO SATURDAY NIGHT" is on sale in England at the principal news stands in London, Manchester, Liverpool and Southampton, controlled by W. H. Smith & Son, and Wymann & Co., News Vendors.

Subscriptions to points in Canada, United Kingdom, Newfoundland, N. W. Zealand and certain other British possessions will be received on the following terms: One Year \$3.00, Six Months \$1.50, Three Months 75c.

Postage to European and countries other than Great Britain and Colonies \$1.50 per year extra.
Entered as second-class matter March 6th, 1908, at the post office at Buffalo, N.Y., under the Act of Congress of March 3rd, 1879.

Vol. 24. TORONTO, CANADA, DECEMBER 3, 1910. No. 8.

! ? POINTS ABOUT PEOPLE ! ?

A Schoolmaster and a Hero.

IT is said that a schoolmaster is never a hero to his pupils, but at least one striking exception to the rule can be found in Ontario. No man in the city of Hamilton possesses wider popularity than old Ben Simpson, whose name will live in the athletic history of this country as one of the greatest half backs that Canadian Rugby has ever produced. After a brilliant career on the gridiron, he made what was probably his final appearance in the game against Varsity for the Dominion championship, and although on the losing side he was the most conspicuous figure on the field. The "village schoolmaster" may be getting old and may think that it is time for him to retire, but when he appears on the field he still shows himself to be the "daddy of them all."

After hearing that Simpson has been the hero of dozens of great struggles, one gets rather a surprise when he appears on the field. His spare build, his thin legs and his long lean body do not suggest a giant strength, but he can go through a hard game as well as the youngest

over to speak to him. The men in uniform who were watching from the side-lines took the change in "rub it in." They suggested to the two old stars that they were both "has beens," and made other remarks about the glories which were no more. These comments on their vanished prowess did not worry the players as much as it did the onlookers, and one youth wearing a yellow ribbon felt called upon to interfere in their behalf.

"Say, Mr. Simpson, were you ever a spare man?" called out the lad with a fine irony which put an effective damper on the collegians.

Ralph Johnstone in Toronto.

MR. RALPH JOHNSTONE, who was killed at Denver by falling from his biplane, was well-known in Toronto, where he made many friends during his visit last July. He and Count de Lesseps saved the local aviation meet from being a failure, for among the men who attended they were the only ones to make really satisfactory flights. Count de Lesseps distinguished himself by his lengthy trips, but Johnstone proved the more sensational on account of his daring and the wonderful control he had over his machine.

In appearance Ralph Johnstone was a perfect athlete. He was of medium height, well built, with a handsome strong face, and he struck the spectators at once as a splendid specimen of manhood. It will be remembered that he had a very narrow escape while here when he struck a "pocket" of air when flying for height and fell two hundred feet before he regained control over his biplane, but he was so high in the air that few of the spectators recognized what peril he was in. He caused a good many more thrills by his fancy flying, for he could make his biplane turn and twist like a bird, tracing the figure eight and skimming along close to the earth. His dipping from high altitudes made people gasp, as it was both daring and spectacular. After one of his flights, Mr. Johnstone was highly amused by the remark of a lady who received an introduction to him. "It makes me shiver to watch those dips," she said, "for I wonder every time whether it is intentional or accidental. You are the only aviator who frightens me, and I always stand under the flap of the tent when you are making a flight."

His Lady Friend.

A WELL-KNOWN local business man prides himself on having the reputation of a joker, and members of his office staff are continually being made victims of his attempts to be funny. A short time ago a very meek looking little girl was engaged to attend to the switchboard, and her employer was amused by the mystified expression on her face when she was treated to one of his sallies. He had several jokes at her expense, and did not expect that she would ever attempt to retaliate.

One afternoon he returned from lunch and found on his desk a little note which read, "Call up Miss Lyon, North 4430." He partly closed the door of his office and called up the number. The clerks in the office were listening, and they heard the following half of the conversation. "Is that North 4430? May I speak to Miss Lyon? I



AN INCIDENT IN THE 'VARSITY-TIGER MATCH.

The blocking of a Hamilton attempt to take the ball around the 'Varsity end. Many such attempts were made and this is what happened to most of them.

of them. His great booting with his mighty left foot is too famous to require comment, but when running and taking a tackle he shows that he has been trained to think. Simpson has probably stayed in Rugby all these years because he understands the science of saving himself, using such excellent judgment that he does not waste an ounce of strength or energy during a game. There is a certain quiet dignity about the schoolmaster, and standing on the field he looks severe, in fact almost prim. Taken altogether it does not seem at all surprising that the Hamiltonians make an idol of him, and if he has really retired it will be some time before they see his like again.

An incident occurred during the great game at Hamilton which indicated that the schoolmaster has a following among the youth of his city, who will stand steadfastly by their hero. The Varsity spare men were sitting on blankets near the touch-line, and when the students had obtained a good lead they were enjoying a gloat. Davy Tope, the Tiger manager, stood nearby, and during a wait while an injured man was being fixed up, Simpson came

want to speak to Miss Lyon. This is Mr. Dash of Dash & Co.; Miss Lyon was calling me up. Don't get fresh; I haven't got time to listen to your attempts to be funny. Look here; Miss Lyon wants to speak to me; can you get her to the 'phone."

Then there was a moment's silence, and the head of the firm hung up the telephone receiver very suddenly. The staff knew well that their employer had at last been informed that he was speaking to Riverdale Zoo.

What Kind of a Time Did He Have?

IN the Montreal City Hall, or Hotel de Ville, whichever you like to call it, is a book in which visitors are requested to inscribe their names. There is a column for the home address, and one for remarks. Very few have anything which they care to record under this last head, but one visitor from New Brunswick felt different. In a bold hand he wrote: "Had a hell of a time."

Owing to the vagaries of the English language, the City Hall employees are still wondering if the Maritime Province man was pleased or displeased with his visit.

TOLD IN THE LOBBY



THE election in Drummond and Arthabaska is getting on the nerves of Parliament. Usually the address in reply to the speech from the Throne, calls forth a series of platitudinous speeches by Government supporters regarding the country's prosperity, coupled with eulogistic references to Sir Wilfrid Laurier (for, as Mr. Foster sardonically puts it, "the created must naturally say something in favor of their creator"). On the Opposition side, as a rule, the debate merely produces milk and water criticism of the policy of the Administration. This session, however, all is changed. Instead of the customary "Alphonse and Gaston" attitude of the rival parties one towards the other, the annual full dress debate has degenerated into a lovely little squabble between the Liberal members from the province of Quebec and the little body of French-Canadian Conservative Nationalists led by Mr. Monk. These gentlemen have fought over "ad nauseam" the thrilling battles of that memorable campaign. Charges of disloyalty have been bandied across the floor, and as many of the speeches have been made in the French language, the House has made a noise during the past few days like a boiler factory in full operation. "Mr. So and So" would solemnly arise in his seat and state that in such and such a place the argument was used by "mon honorable ami" that children would be torn from the arms of weeping mothers to provide targets for the guns of England's enemies. Then "mon honorable ami" would solemnly get up and state that he never said so, and that he was and always would be a loyal supporter of British institutions. All this is very amusing, but after constant iterations of French-Canadian loyalty the subject is apt to pall. The whole of the past week was taken up with talk of this sort, and even Hon. L. P. Brodeur and Sir Wilfrid Laurier could not refrain from having a stir at the bubbling stew of their own making. But really, gentlemen of the House of Commons, it is time to get down to the business of the session. Utterances of loyalty and charges of disloyalty are all very well in their way, but it is doubtful if your constituents sent you to Ottawa to waste the time of Parliament in such a wanton manner. The best way you can show your loyalty is to pass that humble address of thanks to His Majesty's representative, and get down to work. Already the Senate is clamoring for something to do, and if it is only for the purpose of keeping their honors awake, for goodness sake pass a bill or two.

GLEN CAMPBELL, the six-footer from Dauphin, who strolls about the precincts in a cowboy sombrero, and even wears it in the Chamber, played the unusual role on Tuesday night of a peacemaker. The man who beat Clifford Sifton's brother in law after one of the fiercest fights in the campaign of 1908, was walking down the main lobby outside the Chamber, when he saw a little knot of excited French-Canadian members shaking their fists at one another and naturally talking at once. The famous battle of Arthabaska was being fought once more, and Glen thought it was time to take a hand in the proceedings himself. So he pushed his way between the beligerents, and with a cheery "Come, come boys, none of that," he rounded them all up, and with the ringleaders on each arm made his way to the elevator which carries many a human freight daily and nightly to the emporium under the roof, where the clink of ice in long thin glasses, all stamped with the Parliamentary crest, can be heard. And by the time the little party broke up, these gallant little Frenchmen were weeping on each other's shoulders for the very joy of reconciliation. The next day in the House they were at it again as hard as ever.

HUGH GUTHRIE, of South Wellington, one of the best speakers on the Government side, who is sure of a Cabinet job, when the shuffle which cannot be long delayed comes to pass, made the House roar with laughter

when he referred to Mr. Foster "treading on a coiled snake and dropping it like a hot potato." Even the Speaker, usually the very essence of dignity, permitted a ghost of a smile to flit over his face. This Parliament does not possess a real live humorist. The man who would make the funniest breaks quite unconsciously and entertain the House whenever he got on his feet was the late Dr. Barr, who sat for Dufferin for many years. Barr had a most unique way of clothing his thoughts, and some of his oratorical efforts are still spoken of. He it was who objected to the importation into Canada under the trade convention of French wines at a reduced rate of duty, on the ground that they were apt to be "adulterous." Sometimes Sam Hughes gets off some funny things, but with the gallant warrior of Haliburton, it must be said that most of his jokes bear the smudge of the midnight oil.

HOWEVER much one may differ from the views held and expressed by Mr. Monk as to Canada's duty to the Empire, there is no denying the innate courtesy of the man. More than Sir Wilfrid himself even, the member for Jacques Cartier is the "grand seigneur," and no man is a greater stickler for the dignity of Parliament. When Mr. Charles Gauvreau, the member for Temiscouata, called across the floor to Mr. Monk that he was lying, the Speaker was nodding and the gross breach of Parliamentary etiquette went unchallenged by the Chair. But Mr. Marcell brought Mr. Gauvreau up with a sharp jerk on the following day, for lo and behold the ejaculation of Mr. Gauvreau appeared in Hansard! The Temiscouata man did not rise to the occasion. He withdrew the expression "if in the opinion of the Speaker it was unparliamentary," which grudging withdrawal led the courteous Mr. Monk to challenge him to repeat his words outside the precincts. All this was very dramatic, but one wonders what the docile residents of the Capital would have thought had they seen two gentlemen on the shady side of fifty grappling for "toe holds" on Sparks street. Out of the trouble, although the blows were confined to the verbal variety, Mr. Monk emerged triumphant, and Mr. Gauvreau in calling him a liar made his first Parliamentary speech in five years.

THE preferment of Mr. George H. Perley to the responsible office of Chief Opposition Whip is a recognition of one of the best liked men in Parliament. It also signifies that the affairs of the Opposition will be handled in a business-like way by one who has the bump of executive ability strongly developed. No one will deny that the Opposition needed new blood on its board of management. It had got into a rut. The Haggarts, Sproules and Hugheses were all grabbing for the tiller, and whenever Mr. Borden was absent from the House it was a fight to the finish between the veterans on the front bench as to who should lead. Now, by the appointment of a series of committees, the work of the Opposition members has been systematized. Each man has a certain part allotted to him, and how he plays it depends on himself. As for Mr. Perley, those who have been with him in his campaigns in the county of Argenteuil recognize that he is not only a keen fighter but a clean fighter. The way in which he used to handle "Willie" Weir, now the Honorable Judge Weir, at some of these contradictory meetings in the county along the north shore of the Ottawa, was a treat to watch. Now he has in his control the destinies of the Opposition in the House of Commons, and if he does not round that party into excellent fighting trim for the struggle on the Parliamentary gridiron it will not be because he is ignorant of training methods.

When Mr. Brodeur got up and literally waved the Union Jack in order to convince the House that the Liberal party was being punished for its loyalty to and affection for British institutions, he naturally laid himself open to the retort of the Opposition that both he and his party used the coat of loyalty only for evening dress occasions, and that their ordinary working clothes were cut of an entirely different cloth. There has been far too much prating about love for the old land of late in the House, and Dr. Clark, of Red Deer, put this point rather neatly when he said that a man who was always affirming his love and respect for his parents, must not be surprised if he was looked upon with suspicion. Col. Sam Hughes is another offender in the loyalty line. He seems to think that flag waving is the only policy which will keep Victoria and Haliburton in the Hughes column, and as a result of this opinion Parliament often is afflicted with a riot of loyalist vapors. Talk about the screaming eagles, on the other side of the line! The roar of our lions is just as grating on the ears.

THE MACE.



THE 'VARSITY PLAYERS IN THE GREAT MATCH BETWEEN 'VARSITY AND TIGERS FOR THE CANADIAN RUGBY CHAMPIONSHIP. Reading from left to right the names are: Green, Gail, Leonard, Kingston, M. Thompson, LaJoie, Carroll, Gage, Foulds, Park, Manager Jack Macdonald, Maynard, Campbell, Grass, J. Bell, Kennedy, Curtiss, Jones, Dixon, Ramsay, Coach H. Givith, Dawson, Clarke, R. Thompson. Jeff Taylor is standing behind Campbell.



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LONDON LETTER



LONDON, Nov. 18, 1910.

THE blow fell yesterday, and to-day everyone is talking of the effect another General Election will have on trade, on social events, on business of every description, and last, but not least, on the country and upon the Empire. It has been hoped against hope that the General Election would be postponed for some time, and that even at the last moment the leaders of the various parties would come to amicable terms which would result in something less upsetting than an election following so soon after the one last January. But the truce proclaimed after the late King's death is ended, and we are in for six weeks of turmoil again. Of course everyone knows, whatever words may be used to gloss over the facts that this is a Home Rule election. Last time the wickedness of the

hundred of them were arrested. However this time they were not out for martyrdom evidently, as the whole party was bailed out within a few hours. A number of women, who are in favor of having a vote, feel that there are other things of so much more moment, that it is rather unsportmanlike of the suffrage supporters to insist upon their claims at a time when the gravest questions are before the public. They are really doing more harm than good by these demonstrations. One large body, the women's Freedom League, has decided to take no active measures until after the election, and they are gaining fresh supporters by their action.

IN theatrical matters the signs of Christmas are very clear. Theatres are announcing their programmes arranged for the children, who will be flocking home in a few weeks to enjoy the holidays. At His Majesty's "Henry VIII." has proved so popular that it is to run through the holidays instead of the proposed Christmas play, and extra matinees will be given so that the youngsters who are to mix history with fun may not be disappointed. Any Canadians coming over now should make a point of seeing this beautiful pageant play. At Drury Lane, where "The Whip" is still running, there will be the usual magnificent pantomime to delight the children and their grown-up relations, and by the way did you see in one of the weeklies the picture of the stiff, proper, small boy with his grandfather at the pantomime?

"Don't laugh like that, grandfather. People will think you've never been to a theatre before."

Cyril Maude, who launched out with Hubert Henry Davies' "A Single Man" lately, is to have a Christmas play with his own pretty daughter taking a prominent part, and before long "The Blue Bird" comes back to the Haymarket.

Things are getting very Christmasy, for the Post Office is publishing the latest dates for mailing letters and parcels to all parts of the world; the mails for Christmas have left for some places; and the shops where they sell Christmas cards and Christmas numbers are fairly full of people who remember the sons and daughters keeping Christmas on the other side of the world, and cheer them with the good old papers of their youthful affections. Not to mention puddings, many being sent to the South Seas and Africa.

ONE of the most notable weddings of the week was that of Mr. L. S. Amery to Miss Florence Greenwood, sister of Mr. Hamar Greenwood, late M.P. for York. The bride and bridegroom received beautiful presents, and there was a most fashionable gathering at St. Margaret's for the wedding, including Mr. and Mrs. Asquith, the lat-



THE UNBIDDEN GUEST.
Mr. Redmond has returned from America.

ter driving from the church to Buckingham Palace to have an audience of the King, who had rushed up from Sandringham for a few hours. Mr. Amery is an ardent tariff reformer, and the bride's brother is a Liberal, so her interests must be divided during the election. Mrs. Amery was a Whitby girl, and educated at a well-known private school in Toronto. She was presented at Court a couple of years ago, and has gone a good deal into political society. Mr. Amery is so well-known that he requires little introduction to Canadian or English readers.

M. E. MacL. M.

Re-making Good Stories.

THE title "Four Hundred Good Stories," collected by Robert Rudd Whiting, seems to refute the traditional statement that there are only fifty stories in the world altogether. But two or three illustrations, in the introduction, of the same story's existence in various forms, may help to show that the statement is true after all.

Mark Twain once went to borrow a certain book from a neighbor in Tarrytown.

"Why, yes, Mr. Clemens, you're more than welcome to it," the neighbor told him. "But I must ask you to read it here. You know I make it a rule never to let any book go out of my library."

Some days later the neighbor wished to borrow Twain's lawn mower.

"Why certainly," the humorist genially assured him. "You're more than welcome to it. But I must ask you to use it here. You know I make it a rule—"

Hold on, though! What of the story we find among Bacon's Apophthegms, three hundred years ago? The same story is there told of a book and a bellows, and sounds to the writer as though it may have been told of Diogenes. To represent in anecdotal form the difficulty of finding the actual starting-point of any story, the writer tells the following:

A little fellow who had just felt the hard side of a slipper, when the tears had dried somewhat, turned to his mother.

"Mother," he asked, "did grandpa spank father when he was a little boy?"

"Yes," answered his mother impressively.

"And did his father whip him when he was little?"

"Yes."

"And did his father spank him?"

"Yes."

A pause.

"Well, who started this thing anyway?"

The fellow who buries the hatchet may still have a knife up his sleeve.



Porter Asquith: "Get out! What do we care about your Christmas trade?"

Lords was used to cover up the terms of the Budget, and this time the same cry will serve as a mask for the Home Rule intentions of Mr. Redmond and his friends. For the extended scheme of local government in Great Britain and Ireland, of which "Tay Pay" talked in Canada are taken with so much salt that the latter almost hides the Imperial scheme altogether. Some of the Liberal papers think that Home Rule all round is favored by the Unionists as it might result in the establishment of a Tory House of Commons, but the Tories do not express these views. Great capital is being made out of the fact of Sir Wilfrid Laurier and other leaders in Canada subscribing to the funds of the Irish Nationalists.

Dissolution will take place, most likely, a week from Monday; the first possible day for notice will be the following day, the first possible day for nomination December 2, and the first possible day for poll will be December 3. The last will be December 17th, so the elections will be all over by Christmas.

All the organizations for political purposes, both for men and women, are in a state of great excitement, and workers are being sought for everywhere. For the next few weeks men and women will be speaking and canvassing all over the country, and as there are many brilliant speakers and hard workers in all parts, we seem to be in for an active time. For my own part I feel sure the working man, whose vote is sought with passionate eagerness, has but the vaguest idea of what are the questions at issue.

A friend of mine tried to talk politics to her hairdresser—silly thing to do, you know, for they can always retaliate by letting the shampoo stuff get into your eyes, or by doing your locks unbecomingly.

She talked to him earnestly about tariff, and then he said:

"Unionist or Liberal makes nothing to me, madam. What I'm after is something that'll take down these Lords a bit. I don't bother about Home Rule or tariff reform. Just let me give my vote to the man who says the Lords aren't going to tell me how to spend my bit of money."

THE effect on trade will be very serious, for in some lines of business the people have not recovered from the bad summer caused by the lamented death of King Edward. Manufacturers, retailers, dressmakers and milliners, are all mourning over a poor Christmas trade. When there is an election coming on many entertainments are cancelled, and fewer evening dresses ordered. The hotels suffer, both in London and at the seaside places, where there is a little winter season. Trades of which one doesn't think offhand are seriously upset. In Sheffield the silver, electro-plate and cutlery trades are protesting against the general election, because of the effect on business, and in Newcastle-on-Tyne the tradespeople who suffered from the recent lock-out are again faced with the prospect of bad business.



THE SOCIALISTS DO NOT WANT AN ELECTION.
"Old Mother Hubbard went to the cupboard—
To get her poor dog a bone,
When she got there, the cupboard was bare,
etc., etc., etc."

upset, for when you ask a brilliant member of the Cabinet to dine, and choose your guests with care, it is tragic to find out a few days before that said Minister is billed to speak in York or Norwich and "much regrets."

As to the results they are on the knees of the gods, but a good many people feel sure that the Liberals will be in power again, and that the coalition majority will be reduced by the fact that the Socialists have not much money.

To add to our troubles the Suffragettes have taken to militant tactics again, and yesterday after free fights with the police outside the House of Commons, more than a

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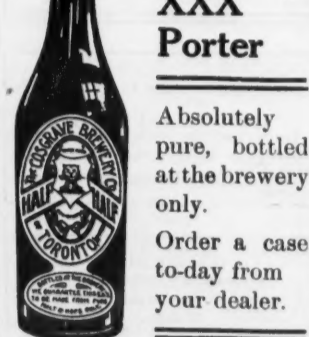
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CANADA FROM EAST TO WEST

An address by the Right Rev. J. P. DuMoulin, D. D., D. C. L., Lord Bishop of Niagara, before the Empire Club of Canada, Toronto, on Nov. 24th, 1910, Mr. Castell Hopkins in the chair.

Mr. President and Gentlemen:

When one intends to speak on Canada from East to West he naturally begins with the East—with those fine old Maritime Provinces that some of you know so well. There, as you all know, a number of independent and noble men came and settled, notwithstanding the difficulties and disadvantages at the time, and laid firm and sure the foundation of those ancient and prosperous Provinces. These Provinces are well worth a visit and of intelligent attention from all who call themselves Canadians. No books, no writings, no lectures, no speeches, can convey to the Canadian the reality and greatness of the country that he is privileged to call his own. In those old provinces you have the great mills for the manufacture and exportation of steel—the very ore that is necessary and the facilities for the making and transporting of that precious metal, bringing wealth and prosperity to so many. Then there is the great fish industry and the pulpwood, and the fruit industry of the great Annapolis valley, which I regret to say last summer has not been very successful. These provinces are very beautiful, there is a mixture of land and water that must charm the eyes of everyone who has a taste and desire for the beautiful. But these are comparatively small considerations when weighed against the character of the people of these Maritime Provinces. They have yielded to Canada as a whole some of her proudest and noblest sons—at the Bar, on the Bench, in the medical profession, in abstract sciences, in the matter of the study of the country itself, and in political science. We have drawn from those Maritime Provinces in the days gone by, and particularly in the days of Confederation and those that immediately followed, as you know well, some of the proudest in this land.

When you have done your duty to these Maritime Provinces, have visited them and seen with your own eyes some of their capabilities; then you proceed westward—that you can do, as you well know, by two great routes. One was made by the Supreme Power that made all things—the magnificent St. Lawrence, that, rolling down from the great mountain regions, mingles with the vast and mighty ocean—that splendid river, as if a mighty giant had put his hand to the work, and had cloven through the whole continent to make a great waterway.

Then, as you know, there is the Intercolonial Railway, the product of the greatest man who ever governed Canada. We hear a great deal said rather disparagingly about the Intercolonial, but it is one of the most beautiful land routes over which you can travel from the East to the West. It pursues its way carefully along the bank of the great St. Lawrence. Its scenery is charming, and it opens up a country that is full of interest. By either of these great routes you reach beautiful Quebec. There it stands as you come up the great river—the Gibraltar of Canada—lifting its proud head in defiance of any enemies who might have the temerity to approach it either by land or water. There is the splendid Canadian fortress, and surrounding it and lying below it is one of the most interesting cities to be found in the length and breadth of Canada. There you hear the French tongue, there you see the French customs that date so far back; all this mingled together with our English influence and providing a bridge that must ever prove beneficial to our deepest and best interests.

From that to the next great city, Montreal, you pass on the waterway or either of the two great railroads, and there we come to one of the most beautiful of our Canadian cities, lying between Mount Royal as it lifts its proud head, and the noble river, as it sweeps by with rushing current—the beautiful city of Montreal. It is distinguished for many things—for its natural beauty and because of its great harbour standing at the head of navigation, and because there two races have learned to work and live together in harmony and prosperity. 400,000 people find in Montreal their home and their business, and their happy and fraternal life. There is a refinement, a politeness, yea, there is an elegance and grace about the poorest French-Canadian and his children to be found in Montreal that I am sorry to say our Western portions of the land are largely destitute of. The French-Canadian by his origin and traditions which he has faithfully conserved, is a gentleman, though he may be a poor man. He always greets you with his native courtesy, and I have felt during my experience in the fifteen years I lived in Montreal and during the summers in which I have visited the watering places along the St. Lawrence, the greatest admiration within myself for the life and character of the French-Canadian. He is simple in his habits, generous and kind, obedient to those who are over him either in civil or religious matters; he is a quiet citizen; he is very fond of a little "boodle" (when he can get it), and it is looked upon as one of his virtues which he sometimes pursues to an unwholesome extent; he is called up and rebuked for it, goes away and soon begins to do it again. This is one of his amiable failings.

The great lesson that one learns from the beautiful city of Montreal is that it is possible in this great Empire, to which it is our proud privilege to belong, so to fuse the foreign, and even strange and dissimilar races that they will be filled with common patriotism and common loyalty, and that they will lift up their eyes and see the old Union Jack waving over their cities, because they know it is to them and to any country where it unfurls itself, a guarantee of liberty, progress and enlightenment.

Let us wave an affectionate farewell, now, as we pass on our way up the great waterway, through the great lakes, or by one of the great railroads to this proud city of Toronto. Here we have an approach to the population of Montreal—some 300,000 people, and here you will observe one distinguishing characteristic. Montreal is a city, I must say, slow, conservative in its movements and in its business methods. You will see this by the appearance of the people on the streets. They move slowly and methodically; there is nothing like jostling. You see a great deal more of that here. Being nearer the American border you have acquired the habit of rush—quick lunches, quick movements, everything done in that rapid style which is not at all conducive to a pleasant life and longevity. It would be poor taste, indeed, for me—though I was once happy to be a citizen here—to say anything about Toronto; you all know her, her progress, her great prospects—which are actually unlimited.

We must take the train and get on to Owen Sound and then proceed by the beautiful waterway to Sault Ste. Marie. There I intend to halt for a moment and describe the independent and intelligent business men. Wonders have been wrought in that place during the last five years; tremendous industrial achievements which you see there

as witness to their energy and enterprising efforts; the great canals both on the Canadian and American side of the river, providing transportation into Lake Superior. There we have the "Ocean of Canada" magnificent, powerful, deep and cold, which can be as boisterous and as unpleasant as the great ocean itself, but in those palatial steamers provided by the several companies you cross Lake Superior, unless the weather be very adverse indeed, with not only comfort but in luxury and enjoyment. A day and a night bring you across that great inland ocean to where the mighty giant rock solemnly reposes in his everlasting and undisturbed slumber, and there you come to the Twin Cities that are the "Golden Gate of the West" destined soon to be fused into one; that will be a vast and great city; that will be the Chicago of Canada. You take your leave of this place, so full of promise and so full of coming wealth and present prosperity, and you make your way all day through a barren and deserted wilderness, and the chief lesson you learn is one of patience as you go along hoping that it will come to a speedy conclusion.

It would seem to tax one's patience to the extreme to pass through it, but you very soon come to the outskirts of Winnipeg, to the pleasant lakes, and to the picturesque country that introduces you to the great prairie city; and now when you roll into the station you stand in a city that no language can portray as regards its present prosperity and its future and certain prospects. It is one of the most wonderful cities in the world. Some of us sitting here to-day (myself among the number) are old enough to look back to the time when five to six hundred people, Indians and half-breeds, and a Hudson Bay factor or two, had made their dwelling where the proud city of Winnipeg now stands. Then you roll into the station that has 150 miles of track and, if you stand there long enough, you will see out of the numerous trains that like serpents wind their winding way into that great station come people from all parts of the world, old and new—from old France and Italy and Latin races of Europe, the Teutonic, and from this part of Canada, and from the United States, and what they call "Dagoes," all pouring themselves into this vast country, and entering the station with the one fixed idea that they have come to make this country their future home. It is to them the "Land of Promise," they have often heard about it, the more intelligent of them have read about it, and studied it, and they know its capabilities, and know what they can do as men. That means resolution and power and if, firmly, they plant their feet there with determination they will go forward in an honest, upright, and industrious course. Everything we have been taught to hold most sacred and true must vanish from our sight and fade from our grasp unless the prosperity of this country is realized to the honest, true and enterprising men who are making a beginning there.

It is a wonderful sight to enter that railway station and watch the trains as they empty themselves out and the people that they bring. That leads one to stretch his imagination. What is going to be the future of that bright boy, that strong, stalwart young man, that man of graver life and more advanced years, of those children, of that toiling woman with a couple of them on her back? As you look at these people you see the material that is going to make the future of the great Northwest. Now when you enter the station at Winnipeg after your long ride through the wilderness you naturally desire a little rest, and I know not any place where you can enjoy it with greater luxury than in the same city of Winnipeg. There is one of the most beautiful hotels there to be found in any city. It is furnished not only for the comfort of its guests, but with downright luxury. Now that you are done with the station, enjoyed a rest and had a good meal at the hotel, you brace yourself up and want to take a walk or a ride through some of the beautiful streets in this new Queen City of the West, standing there at the entrance of the prairie country. It is now a place, or it was last year, when I was there, of 140,000 people. I suppose it is now at least 150,000, and at that ratio it will go on to an illimitable and incalculable extent. There you will see one thing that will contrast very strongly with the beautiful city we now live and enjoy ourselves in—Toronto. You have no Yonge and King streets crossing at right angles, so narrow and congested as to be dangerous to life and limb.

Winnipeg stands, as you know, at the entrance of the prairie country. I have heard people say, "Oh, I was so tired of that prairie, a day and a night going through it, and it was so monotonous." I wonder how anybody could express himself or herself in such a way as that. To me it was intensely interesting. There you enter upon a journey of 36 hours through that most wonderful country. Magnificent is not too great a word to describe it when you think of its extent and fruitfulness. There is nothing else like it in all the world. A thousand miles in one direction and four hundred in any other; as far as any man can compute 30 million acres are there; and how the human eye could lack interest in going through such a country to me is simply inexplicable. When you think that this is not merely a grass wilderness, but that there is the most arable and fruitful land to be found in the wide, wide world. When our fathers came here to Ontario how different for them. What confronted the first settlers here? Great forests, and they were compelled to spend all their available capital in buying horses and such implements as were to be obtained in those days. First they had to attack the underbrush, then cut huge trees down, and get the oxen and chains and drag them out of the way, then get up some buildings between the stumps, and break up little patches of land, cast in the seed in rather a downhearted way, and come back in the fall to reap a very poor, miserable return indeed, and this for many long, long years before there was anything like a clearing. But here in this magnificent, boundless country, as far as the eye can reach, just as when you stand on the deck of an ocean steamer and look out you see nothing but water, so here as you look from the railway window, as far as the eye can pierce, there is nothing but the beautiful golden grain.

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(Concluded on page 21.)

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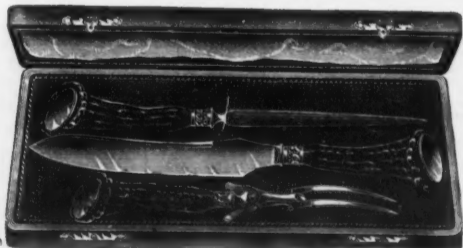
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MUSIC DRAMA

SINCE June of 1879, when she made her first appearance in London, Rosine Sarah Bernhardt has been the most commanding figure in the theatre of Western civilization. She was then thirty-five years old and in France was regarded as the successor of Rachel. With her London success, her fame became international, and her vogue has remained practically unabated to this day. One woman, Eleanor Duse, arose to divide honors with her, but though she is fifteen years younger than Bernhardt, and by many regarded as a greater artist, time has overtaken her and has left the French tragedian to undisputed sovereignty as queen of the theatre. There were those who regarded the present tour of Bernhardt as in the nature of a circus event. One feared the unhappy spectacle of a worn-out artist trading on the triumphs of the past and making those triumphs less real by the present travesty on them. Such sad spectacles have not been infrequent in the case of great actresses grown old. Even the great Siddons ranted in her latter years. But Bernhardt is still a great artist, one will not say of undiminished powers, but of powers that are still remarkable—and of undisputable and compelling genius. She is the most remarkable example of permanent achievement in the history of the theatre. There have been artists great and small who have acted with success for a longer span, but as the years advance they are compelled to seek roles more in keeping with their increasing age and waning force. Not so with Bernhardt! In her sixty-seventh year we find her interpreting roles, like Rosand's "L'Aiglon" for instance, that are the most arduous in the long history of her achievements. We find her not merely reciting them and going through the stock poses associated with the parts, but actually personating them—creating an exquisite illusion. The miracle of genius supplemented by a craftsmanship which embraces every resource known to the actor enables this woman, though approaching three score years and ten, to body forth in a manner satisfying to the imaginative playgoer, a sick and feeble youth of eighteen or an inspired warrior maid of tender years.

I DO not profess to know the French language sufficiently well to follow the dialogue of the Bernhardt plays, but she is that rare type of theatrical genius who has it in her power to recite the alphabet in one way and make you laugh and then recite it over again in a manner that melts you to tears. Moreover the training which the French theatre has given to Bernhardt and to the admirable company which she has brought to America, is such that they illustrate by facial expression, movement and gesture, the meaning of the text, and give a perfect pantomimic representation of the scenes presented. It is this rare element in acting that is neglected on our English stage and which makes our productions of serious works so stiff in comparison with those of such an organization as that which surrounds Bernhardt. Age has wrought but one serious injury to the perfection of Bernhardt as an actress; her former freedom and fluency of movement is gone, but she has the genius to over ride and partially conceal this limitation of her range of expression. Perhaps what tended more than anything else to impress me with the pure quality of her genius was the fact that in the past I have seen her only in roles deliberately designed to fit her personality and temperament—roles of tortured and burning souls like Tosca or Iseult. The roles she is playing on her present visit to America bring in the faculty of personation as distinguished altogether from mere personality, and it is her ability to create an illusion in parts like "L'Aiglon" or Joan of Arc, which are quite foreign to her personality and years, that puts the seal of permanence on her fame.

In all the earlier panegyrics on Bernhardt her admirers spoke of her voice of gold. It is hardly that now, but it is an astonishingly appealing and youthful voice. It is clear, resonant and enduringly smooth even in the amazingly long speeches in which French audiences rejoice. We have no actors who can execute the necessary tour de force to make speeches of the length that Rosand habitually writes varied, vital and interesting. Rosand is a playwright who is merciless toward his interpreters, and it is only by a perfect training in the art of utterance that Bernhardt is able to achieve the triumphs of eloquence that are hers in "L'Aiglon." Apart from this perfect training, however,



Mr. James S. Metcalfe, the celebrated dramatic critic of *New York Life*, provides weekly advance information about the plays and players to be seen at the leading Toronto theatres. His "tips to playgoers" are written by a man without fear or favor.

MR. BARRIE AND MISS ADAMS.

I envy Toronto the pleasure in store for it in seeing Miss Maude Adams in Mr. Barrie's delightful "What Every Woman Knows." The Scotch sense of humor has been often questioned, but Mr. Barrie is a living argument that his people have not only a whimsical humor, but a very nice appreciation of true sentiment. In "What Every Woman Knows," as in "The Little Minister," Mr. Barrie gets under the very skin of his own folk and good naturedly makes their national traits a subject of merriment. He seems a lineal descendant of Robert Burns, working with a different medium and a more refined touch, but voicing the same spirit of fun and with the same understanding of the underlying goodness of humanity.

In Miss Adams Mr. Barrie was fortunate enough to find an artist fitted in personality and temperament to clothe his mental creations with the flesh. And Miss Adams was fortunate enough to find in Mr. Barrie an author who imagined and devised characters to which she could bring her special qualifications and give them their highest value. Maggie Shand makes one laugh at her and with her, and at the same time admire her shrewdness and love her for her womanly heart. Not to see her exposition of "What Every Woman Knows" is to miss a literary and dramatic treat.

LONDON'S SHADY SOCIETY.

In "The Little Damsel" were given a glimpse of an aspect of London life which doubtless exists in something like the form here portrayed, but which cannot be familiar to many people. It is the final recourse of men who have known better things, but who, through weakness or badness, have become outcasts from the circle of society to which they were born. As here shown, they are a crowd of "blighters" with good manners, but having no morals or erratic ones.

The piece is a curious mixture of comedy, pathos and emotion, but is well constructed and well written. On the male side it is well acted, and if May Buckley is still playing the title role she will be found interesting, but not ideal, particularly in the lighter aspects of the character. As theatrical attractions go "The Little Damsel" is rather above the average for those who are looking for entertainment which does not make its appeal through tinkly music and chorus girls.

James S. Metcalfe

she displays vitality, intensity, imagination and poetic fire, that at a time when for most men and women the fires of life are burning low, are almost incredible. These qualities shine through the barrier of a foreign speech and explain the enthusiasm of folk like myself on whom literary qualities of her plays apart from their dramatic structure are lost.

OF all the performances which Bernhardt gave, her exquisite rendering of Rosand's "L'Aiglon" lingers most in one's memory. It is said that France has no other actress who can play the part so effectively, and certainly one knows of no English woman or youth who is capable of playing it with so much pathos, intensity and eloquence. The play itself is so filled with poetry, pathos and patriotic fire that it must thrill a French audience in a wonderful manner. The scenes, however, have a dramatic power and significance that arouses interest and enthusiasm in any land. The subtlety of Bernhardt's method was shown from the moment of her first appearance, almost unnoticed, when the audience whose attention has been distracted elsewhere suddenly discovers a delicate youth standing in the doorway. There was nothing theatrical in this appearance but from that moment onward the attention of everyone was rivetted on this youth—the ill starred son of the great Napoleon. There was also a touch of inimitable tenderness in the scene between the boy and his mother, Marie Louise, which closes the act. The tones of the simple phrase, "Bon soir Maman!" followed by the broken utterance "Ma pauvre Maman!" will long linger in the memory, so illuminatively did they typify the character, the sickness, despair and withal deeply affectionate nature of the boy. There was this same subtlety of expression in all her scenes. Even in the long speeches that voice the aspiration of the son of the great Emperor to enter into his father's heritage, when the average actress, even of high rank, might be justly tempted to adopt the heroic attitude, one never loses the thought that this is a sick and inconsequential youth who is dreaming. The famous scene before the mirror when Metternich, who has deemed it better to divert the boy with mistresses and amusements, than that he should be inspired to revive the smouldering Napoleonic legend and destroy the peace of Europe, taunts him with being a weak and doomed Hapsburg rather than a Bonaparte, was admirably done. The cold and cruel logic of the Chancellor of Austria (ably played by M. Maxudian) was contrasted

with the hectic ardor of the boy who acknowledges defeat when with a childish blow he destroys his own image in the glass. Bernhardt's ability to suggest the emotions of awe and horror has always been remarkable. Who will ever forget her in the scene in "La Tosca" when she placed the candles beside the corpse of Scarpia? In "L'Aiglon" she has an opportunity of this kind when left alone by night on the battlefield of Wagram with the body of the faithful Flambeau who has slain himself, the boy imagines that he sees the ghosts and hears the shrieks of all the soldiers who were slain on this spot. This is the end of the eagle's brief flight. The ardent soul in the frail body has burnt itself out. The death scene, in which the boy expires while at his desire the narrative of the glorious hopes with which he was embarked on the sea of life is being read to him, was handled superbly not only by the chief performer but by every actor concerned in it. Even the doctor who uttered the one word "Mort" to the assembled court, did so in a manner that suggested the very atmosphere of tragedy. In the eyes of a French audience the role of the lackey and former soldier Flambeau, who typifies the dauntless spirit of the French soldier, assumes almost equal importance with that of the feeble protagonist of the drama. It was splendidly played by M. Decœur who, though not a Coquelin, plays with a verve and fidelity that is most impressive.

IN Emile Moreau's drama "The Trial of Joan of Arc," Bernhardt centralizes her own achievement in the two middle acts of the tragedy, which following the mode



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MAUDE ADAMS.
The celebrated comedienne who will be seen in "What Every Woman Knows," by J. M. Barrie, at the Princess Theatre next week.

permitted by tradition to historic drama is a series of tableaux rather than a complete and symmetrical play. It deals with none of the actual achievements of the Maid of Orleans and presupposes on the part of the spectator a detailed historical knowledge of what has gone before. It reads like the last section of a trilogy, but one has no knowledge whether Moreau has written anything dealing with the earlier and more mysterious events in the marvellous history of Joan. The drama is but a study in superstition—the superstition of the ecclesiastics who put her to death and the mystical delusions of Joan which make her seek death when the path of escape is opened for her. The fame of Joan has had curious vicissitudes. The contempt with which she was regarded in Shakespeare's day, less than two centuries after her execution, is shown by his treatment of her character in a brief scene in one of his historical dramas. Voltaire took an even more ribald view of her character as shown in his famous burlesque epic "La Pucelle." Though condemned as a sorceress inspired by Satan, in a court of the theologians of her time it is but fair to the Vatican to note that as early as 1430, five years after her tragic death, a Commission appointed by Pope Calixtus, pronounced her innocent. The Church has as everyone knows lately canonized her. Curiously enough it was long believed in France that she was not burned at all and a false Maid of Orleans, whose claims have been very interestingly analysed by Mr. Andrew Lang, actually drew revenues because of her services in driving the English from France. The drama of Moreau which was produced but a year ago, was obviously inspired by no very friendly feelings toward ecclesiastics and no doubt reflects the feelings of certain classes in France at the present time. The trial scene is dramatic in the fullest sense of the word and the Maid is seen brilliantly answering a veritable rain of questions put by theologian after theologian and finally, after her baffling defence, fainting when the torturer is brought in to break her fingers and thumbs. Bernhardt's rendering of this scene was a marvellous example of vitality and facility of expression. The most beautiful part of her performance however, was the religious ecstasy which she expressed at the close of the third act when Joan comes to believe that the victory which her voices prophesied for her, will be achieved with her death, when death shall be swallowed up in victory. She was thrillingly and youthfully fervent in this great imaginative passage. Of the whole production it may be said that this play, more than any of the others, made one realize the admirable quality of the company which the actress has brought with her from Paris. The trial scene was a masterpiece of staging and the actors notably Maxudian, Decour and Lou Telegin, possessed an incisiveness, power and dignity that really suggested the famous historic figures they presented.

BERNHARDT'S Margaret Gautier in "La Dame aux Camélias" is famous in the annals of a play which has gone around the world; a play from which countless other pieces have been imitated and in which every "emotional" actress great and small, born after 1840, has figured. It is still alluring, simple, eloquent, and tender. Her treatment of the scene in which Margaret re-

better report than it received. On his two previous appearances here as supporting artist to Madame Eames, Gogorza has won great critical esteem, but these appearances did not permit him to display his amazing versatility in the interpretation of various types of song. His extremely arduous programme embraced classic lyrics of the eighteenth century, German lieder, English songs ancient and modern, Spanish lyrics and operatic arias. Madame Sembrich, herself, though the most versatile of interpreters, never gave a programme of wider range than this. The warmth, mellowness, power and smoothness of his voice; the gusto and dramatic significance of his singing and the beauty and refinement of his voice production and phrasing make him an ideal concert baritone. While he is admirable in nearly everything he does, the personal equation counts in his case as in that of all artists. He is a Latin with a strain of romance in his bearing and his two best offerings were the operatic numbers—Rossini's famous patter song "Largo al factotum" and the aria from Massenet's "Roi de Lahore." The exquisitely sensuous quality of Massenet's music was perfectly suited to his voice and temperament, and the vivacity and variety of his singing in the Rossini number were amazing and delightful. In such a number as Richard Strauss's "Cecilia" his impassioned yet suave singing made his rendering superior to that of Wullner, though it must not be imagined that he has the personal intensity of the great German interpreter. Of the many shorter numbers on his programme I liked least his rendering of the English lyrics on his programme, and most that of the charming Spanish songs by Ercilla and Alvarez. The pianist of the evening was neither a good accompanist nor of distinction as a soloist. It should be noted that owing to the emptiness of the hall Gogorza sang under great difficulty, because the echoes of his resonant voice were constantly coming back on him.

"If you do not obey me you will die the death of a thousand dogs."

"What must I do?"

"You must make love to Clarisse."

"I guess I'd better go to the dogs."

By such repartee has Mr. Harry B. Smith brought the libretto of Planquette's operetta "The Paradise of Mahomet" up-to-date and given it the true flavor of modern musical comedy. The dialogue above quoted or something very like it passes between the leading male character Prince Cassin and his American chauffeur who is some type of French comic servant brought up to date, as is the text of the piece. The production of "A Bridal Trip" assuredly looks and is expensive, but whether it will justify the outlay is very doubtful. There is an oriental darning about the coloring, a sumptuousness in the bewildering variety of fabrics that adorn the large assemblage of odalisques, show that the stage producer has been given carte blanche, but even with so scintillating as that quoted above fail to make the piece go. The music is decidedly pretty but it possesses little of the rhythmic charm that makes the score of "The Chimes of Normandy" a classic in its kind. One rather suspects that the most attractive number, musically speaking, "You're so different from the rest" is not Planquette at all, although he is the only composer mentioned on the play bill. As a singing organization the company is admirable. Miss Grace van Studdiford has long been recognized as a soprano of much higher rank than the average comic opera leading lady. She has an in-

ferior enunciation and a bad facial expression when producing her notes, but otherwise she is a really admirable singer with a voice that is large, warm and pure and with a tenderness and beauty of intonation in her pianissimo singing that stamps her as an artiste of excellent training. The company also contains another fine singer, Miss Bernice Mershon, who possesses a mezzo soprano voice that is exceptionally smooth and rich. Her singing of "Life Oriental" at the opening of the second act is admirable. Mr. George Leon Moore, Mr. R. G. Pitken, Miss Maude Odell and Mr. Harry McDonough also render excellent assistance.

WITHOUT Mr. Raymond Hitchcock "The Man who Owns Broadway" would be a sorry affair, but with his aid Mr. George M. Cohan's latest musical play becomes good entertainment. Mr. Cohan who in addition to inventing a cute fashion in boys' hats and a class of whirlwind music that seems to typify the nervous spirit of a certain type of American, has a strong taste for melodrama and in the story of this play he has let it have full bent. In his plots he seems obsessed with the personality of the female equivalent of the second story man. There is one in this piece as in his earlier plays and it is Mr. Raymond Hitchcock's business to foil her. He not only foils her but he also foils any serious purpose that Mr. Cohan had in his chief scenes—and one is glad of it. The brilliant comedian shows up the comic side of the turgid episodes in a manner irresistibly droll. His interjection in sepulchral tones "End of Act Two!" when the climax of the story is reached does not look very funny in print, but it convulses the average person to hear Mr. Hitchcock say it. In fact there is no more amusing personality on the American stage than that of the clean cut Mr. Hitchcock when he is playing up to form as he is this week. He receives very agreeable assistance from Miss Flora Zabelle and Miss Lila Rhodes.

the beautiful Greek episode, "The Sacrifice of Iphigenia." Besides this exquisite bit of Greek writing, the programme includes the reading of a play of W. B. Yeats, lyrics from Shelley and Matthew Arnold, and a group of stories. The String Quartette will give numbers from Schumann, Svendsen and Raff, besides the incidental music for the Greek drama.

Violinists do in Berlin what they would hardly dare do elsewhere. Thus, Burmeister played, at what he called a "popular concert," a Brahms sonata, a concerto by Goldmark, and Paganini's Caprices. Fritz Kreisler went even beyond that. His last programme in Berlin included three concertos by Bach, Mozart, and Tchaikovsky.

Weingartner will close his career as manager of the Imperial Opera in Vienna by conducting Wagner's "Gotterdammerung," Johann Strauss's "Gypsy Baron," Berlioz's "Benvenuto Cellini," and finally, next March, Richard Strauss's new opera, "The Rose Cavalier." He is himself at work on the opera.

A large and critical audience attended the piano recital given by the gifted pianist, Mr. Ernest J. Seltz, on Friday evening of last week in the Conservatory Music Hall. Mr. Seltz has already come into notice as one of the most gifted of Canadian pianists, and in his artistic interpretation of a particularly exacting programme on this occasion revealed marked advance over the fine standard established by him in his recitals of last season. Besides remarkable breadth of style and refined and yet virile tone, Mr. Seltz possesses a brilliant and fluent technique. In the Rubinstein Concerto, Mr. Seltz had the valuable assistance of the second piano of Miss Jessie Allen, who played the orchestral accompaniment with splendid effect. Mr. Seltz, who was this season added to the staff of the Conservatory of Music, is continuing his piano studies under Dr. A. S. Vogt.

THE THEATRES

Maud Adams, who, when seen here last, appeared in Barrie's "Peter Pan," is to have possession of the stage of the Princess Theatre during the coming week. Again is the actress to be seen in a Barrie play, this time "What Every Woman Knows." The latter comedy is said to be the best that the Scotch dramatist has turned out. The comedy is now in its third year in America, and there seems to be no doubt that Miss Adams could continue the work for several seasons to come. Barrie has set his scenes among the Scotch and slyly taken many a poke at his countrymen. The story concerns the Wylies, three broth-

last line. Arthur Byron is the leading man. R. Peyton Carter, David Torrance and Fred Tyler are cast as the Wylie brothers. Miss Dorothy Dorr, Miss Lillian Waldegrave, Miss Lillian Spencer, Lumsden Hare, and W. H. Gilmore are also in the cast. The matinees during Miss Adams' stay will be on Wednesday and Saturday.

"The Little Damsel," the comedy by Monckton Hoffe, which scored so tremendously in London last season that it was performed three times by Royal command at Sandringham, and which has since most effectively duplicated its success on this side of the Atlantic, will be offered by Henry W. Savage as the attraction at the Royal Alexandra Theatre the forthcoming week, commencing Monday night. The company which has been presenting the play in New York, and presenting it in such a way that the critics declared it to be the "best-acted play in years," will come to this city intact, and the production as made here will be identical, down to the smallest property detail, with that seen in New York. The company is an acting organization of really unusual attainments. "The Little Damsel" tells the love story of Julie Alardy, a fascinating waltz who has been brought up in the precincts of a little cafe in Shaftsbury Avenue, London. The place is frequented by musicians and artists, racing men and types of the nether world, with an occasional member of the upper classes who drifts in to find amusement in the Bohemian fraternity. Julie has been fathered, mothered, brothered and sistered by Papa Bartholdy, and the other band men, and is herself the harpist of the orchestra employed at the cafe. Very cleverly does the playwright weave the skein of his drama from point forward, and the final curtain drops with the audience not quite decided as to whether a tear or a smile is the proper expression of approval of the story's end. The poster of "The Little Damsel" company includes the names of May Buckley, who has the title role; Cyril Keightley, who plays Recklaw Poole; George Graham, Frank Lacey, Mary Corse, Henry Wenman, Harry Fraser, Henry Newman and Harry Childs.

The latest success of Chauncey Olcott, "Barry of Ballymore," is booked to appear at the Princess Theatre the week of December 12. The scene is laid in Ireland during the early part of the eighteenth century, one of the golden ages of the country.

With many new features, Jack Singler's Behman Show comes next week to the Gayety Theatre. This year the Behman Show is bigger than ever. Its ros-

Hector Chaskowitch MUSIC

The engagement for a local concert of a Toronto singer who has won fame abroad as always a matter of interest, and the fact that Margaret Huston, the Canadian soprano, will be the soloist at the coming concert of the Toronto Symphony Orchestra, at Massey Hall, December 8th, is causing much favorable comment in musical circles. Of this artist the London Times has the following to say: "Miss Huston has a soprano voice of fresh and wonderful quality which she manages perfectly; all her numbers are admirably sung; the French songs especially being absolutely right in atmosphere and feeling." The chief orchestral number will be the "Eroica" symphony of Beethoven. The programme will close with Liszt's "Preludes."

Among the famous singers of the present day—and of the past three decades—no name shines more brilliantly than that of Mme. Marcella Sembrich. To the student of music Mme. Sembrich's singing has ever been an inspiration, while to the casual music lover and the general public it has always been an unending source of wonder and delight. Mme. Sembrich, assisted by Mr. Frank La Forge at the piano, will give a recital at Massey Hall on Friday evening, December 16th.

Mr. Otto Goldschmidt, late conductor of the Royal Opera at Cassel, Germany, and more recently connected with the opera forces of Mr. Henry W. Savage, has decided to take up his residence in Toronto. Mr. Goldschmidt will give a lecture-recital before the Women's Club at the Conservatory Hall on the morning of December 8th. His subject will be Wagner's "Tristan and Isolde," and he will give illustrations on the piano. Mr. Goldschmidt is a nephew of the great prima donna, Jenny Lind.

Mrs. Scott Raff's programme for her annual recital on this (Saturday) evening at the Margaret Eaton School of Literature and Expression promises much. With the assistance of the Toronto String Quartette and the associate players of the school, Mrs. Scott Raff will present



MAY BUCKLEY.
The talented ingenue who will play the title role in H. W. Savage's production of "The Little Damsel," at the Royal Alexandra Theatre next week.

ers and a little sister. The "boys" themselves, but are grieved because Maggie is not being sought after by the young men. They catch a young neighbor in their library one night studying the books which are so useless to themselves. Porthwith they bargain with him, agreeing to pay for his collegiate course if he will marry Maggie. He agrees and carries out his bargain. The young fellow is ambitious, is elected to Parliament and is determined to become a great man. It is his little wife who puts the ideas into his head that lead him onward, but he never realizes her help. He meets a lady of title, imagines that she is his inspiration, and the wife really plans for the two of them to go to a countryhouse together, knowing that just as soon as they find one another out John will return. Her plan works. Barrie does not tell the secret of "What Every Woman Knows" until the very

ter numbers fifty-five performers. As an extra attraction, Mr. Singer has arranged with James J. Corbett for his biggest success of the well known sketch of "Pains," to be played in the olio of the show. The cast includes Lon Hascall, Lillian Herndon, Will J. Kennedy, and George H. Siegman.

At Shea's Theatre next week Manager Shea has a show headed by the Australian entertainer, Albert Whelan. Mr. Whelan's entertainment is artistic and delightful, and he will find a warm welcome next week. The special features for the week are Will H. Murphy and Blanche Nichols, in their great scream, "A School for Acting," and Elsie Fay, the "Belle of Avenue A." Included in next week's bill are Clown Zertho, and his wonderful canine actors, Rita Redfield, Columbia Four, Jack and Violet Kelly, Clemmons and Dean, and the Kinetograph.



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CITY AND COUNTRY HOMES

London Door Knockers.

THE fact is that the wave of modern improvements which has swept over London of late years has obliterated so many of the old landmarks that the tourist who has come to search for narrow streets and ancient houses with venerable door knockers has many disappointments in store for him. With the tearing down of old buildings and the erection of new the disappearance of the old door knockers has been inevitable. Such houses as cling to the custom have for the most part plain metal rings in place of the clasped hands, the queer faces, and the grotesque objects which formerly were rapped vigorously, and the use of these is relegated to the postman, the telegraph boy, and tradesman. Visitors press the little electric bell, says a New York paper.

A good deal of the history of London, fictional and otherwise, is bound up in door knockers. Dickens, of course, got many an inspiration from them. He immortalized a knocker which until recently was on a door in Craven street.

It was a man's head with the iron coming from the ears and hanging below the chin. It was this knocker that figured in the opening of the "Christmas Carol" when Scrooge, having put the key in the lock of the door, saw in the knocker, without its undergoing any intermediate

with flowing hair. By many persons this is considered the most beautiful knocker left in London.

Sir Lawrence Alma-Tadema is one of the few who cling to the door knocker for use as well as for ornament. On the door of his St. John's Wood house hangs a modern knocker of classic design, and even distinguished guests rap this for admittance.

Mr. Wertheimer, a very rich man with a taste for the artistic and antique, has a solid silver door knocker. It is modern in design, and very ornate, with a carved wreath decked with ribbon in heavy silver. It is purely ornamental, since it is flanked on either side by electric bells.

Another modern knocker is on a Parkland house. It is cast from an old pattern, two bronze dolphins holding a ring of the same metal.

Forces in Architectural Design.

FRANK E. WALLIS brings his book, "How to Know Architecture" to an end with an interesting presentation of the reasons why the people of America have as yet perfected no distinctive style; his ventured predictions as to such possible creation are, however, a bit too vague. Throughout the volume Mr. Wallis emphasizes



VILLA RESIDENCE, 58 POPLAR PLAINS ROAD, TORONTO.

This house is built of red brick for the lower portion, with cement plaster and single work above. The continuation of the roof over the verandah is a pleasing feature, while the picket fence across the front is exceedingly appropriate to the narrow roadway with its slow, gradual rise, which the house overlooks. F. S. Baker, Architect.

process of change, not a knocker but Marley's face with a dim light about it "like a bad lobster in a dark cellar," and again when Scrooge had undergone his mental and moral transformation he said of it: "I shall love it as long as I live. I scarcely ever looked at it before. What an honest expression it has in its face. It's a wonderful knocker." This honest face has disappeared from Craven street for all time and lovers of Dickens will search in vain for it on the door of No. 8.

Mrs. Gamp's knocker, which Mr. Pecksniff sounded vigorously, but which was so constructed as to wake the street with ease and even spread alarms of fire in Holborn without making the smallest impression on the premises to which it was addressed, is also gone. Mrs. Gamp lived in Kingsgate street over a barber and bird fancier, next door but one to the famous mutton pie shop and directly opposite the original cats' meat warehouse. All these places have vanished.

Then there was the Nickelsby's knocker on the lodging house on the Strand, where double knockers were not allowed for second floor tenants, and the Kenwigs' knocker, which Mr. K. proudly muffled with a new white kid glove when his sixth offspring arrived. In all these districts changes so great have been made that there is no Dickens land in London any more.

Dickens's own door knocker, too, has fallen into the hands of a curio seeker, so not even that is visible.

Of the interesting knockers so far left unmolested there is, of course, the one at 24 Cheyne row, Chelsea, where Carlyle lived. Every celebrated man of this dyspeptic sage's day who lived in or came to London probably gazed into the lionine eyes of the head of this knocker and sounded it, often with misgivings as to the reception offered by the great man when the door opened. Hundreds of tourists of all nationalities still visit the little house in Cheyne row, and many have offered large sums for the knocker, but it cannot be bought.

In Gunpowder alley there is a facsimile of the Carlyle door knocker, though it is said to be a century older.

Dr. Johnson's door knocker is hanging on a door of 17 Gough street, as it has for so many years. A clasped hand holds the ring, which is formed of a laurel wreath. How the metal of this must have resounded when David Garrick called to see his friend and gave his double rap, or when Joshua Reynolds dropped in for a chat, or when Dodsley the bookseller or Cave the printer came on business. Alas, that this knocker's days should be numbered! Before long all the streets in the Johnson district will fall under the spell of modern improvements and the knocker will take its place in some museum.

The Duke of Devonshire has kept the very ornate knocker which hangs on the outer gates of Devonshire House in Piccadilly, though, of course, it is never used; and some of its glory is covered up just now by a thick coat of green paint. Its design is that of an angelic head

the human elements in the evolution of style, and "the one fundamental law . . . that conditions must produce some compelling ideal, must bring about some great crisis, to give science the emotional impetus for creation." The civic pride of Athens, the inspiration of a new religious ideal, and the addition in France of a national ideal to the religious one—these three great forces each gave birth to a distinctive style. What forces have we in America to do likewise? With true civic pride, as Mr. Wallis observes, we are but lightly endowed; of nationalism we have not much more. Lack of unity makes improbable the inspiration from a religious or ethical source. What, then, is there to which we may look?

The big dominating force in America to-day is its industrial feudalism, and its restraining force is the ideal of the individual. This is developed to a point unknown in the previous history of architecture. The opportunities given to the average American to express himself in domestic architecture are unique. The condition is undoubtedly an outcome of the interesting partnership between the industrial overlord and his retainers. The overlord requires libraries, institutions of learning, banks and palaces, and we have them. On the other hand, we have to-day a domestic architecture of the highest degree of excellence, a new expression which is not only comfortable and fit, but beautiful and supremely convenient. Science will continue to build more and more amazing temples for the overlord as long as the industrial ideal retains its power. And when the time comes for the third great revolution, or evolution, and that ideal is destroyed or modified, out of the conflict, saved by the ideal of the individual unit, will arise a new and vital power, perhaps approaching the ideal socialism of the thirteenth century without the attending horrors, perhaps a world citizenship, and science will build temples to the new ideal, and a new style will be born.

There is a great interest just at present in monogrammed china. Not only golf and social clubs have china made distinctively for their own use but private families are ordering monograms for different sets. This use of a monogram for china is a revival of the custom of our great grandparents who ordered their china from England, or perhaps China, and had it marked and sent to them only too slowly by the seaman of our merchant service. A few weeks now brings it to our tables.

Incidentally, every tariff speech that is made in Congress nowadays adds to the postal deficit.—Indianapolis News

Congressmen are freely signing pardon petitions. The reciprocity idea is gaining ground.—Wall Street Journal.

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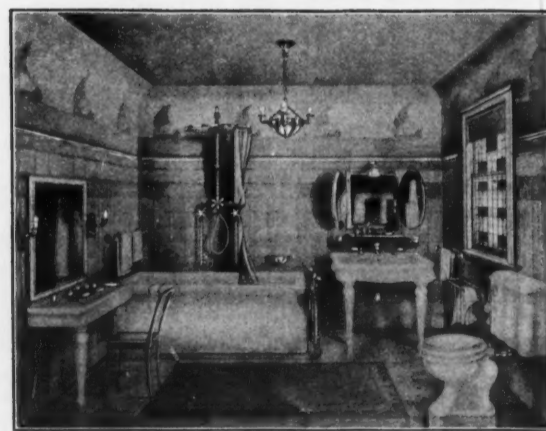
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BOOKS AND AUTHORS

"Let the Roof Fall In," a story of Irish life. By Frank Danby, author of "The Heart of a Child," "Pigs in Clover," "Baccarat," etc. Published by the Copp, Clark Company, Toronto.

SOME years ago a number of readers of fiction were shocked, and a great many more were delighted by an extremely unconventional story called "Pigs in Clover." It told a vigorous story in a remarkably vigorous way, and as a result a lot of well meaning people called it fleshly and immoral and everything else in the vocabulary of prudery. Another result was that it was very widely read and that it made the name of Frank Danby—whose name in private life, by the way, is Mrs. Julia Frankau—a very familiar one. "Pigs in Clover" was followed by "Baccarat," another unconventional tale. And now comes "Let the Roof Fall In," in which spades are referred to with the utmost frankness. But it would be a very prudish prude that would think of affecting disapproval of a book of Frank Danby's in these swift and knowing times, when Mr. Edward Bok and other editors of family papers have considerably enlarged the field of "what a young girl should know." In fact, to readers of "Three Weeks" and "His Hour" and "The Yoke" and the rest of the literature of lubricity, Frank Danby would probably seem old-fashioned and early Victorian in her moral view-point.

But whatever may be thought of her choice of subject, there is one thing that one may always look for with confidence in any work by this very capable novelist, and that is, that her work will always be well done. She is a woman of brilliant gifts who has served a long apprenticeship to the long and difficult art of the novel, and the result is that her books are always marked by clever construction, excellent drawing of character, dramatic situations, natural and forceful dialogue, and vivid style. From the mere point of view of workmanship they are a delight to the poor reviewer, who for his sins has to wade through the various sections of the Slough of Despond which publishers put between covers and label the "greatest novel of the age" or "the great American novel" or "a ruthless exposure of modern society" or—oh, you've seen and read hundreds of them!

"Let the Roof Fall In" is the story of an Irish family, and the inheritance of a title and estate—a typical Irish estate representing much honor and little property. Terence Ranmore is the last of "the red Ranmores," and a very fascinating and irresponsible young Irishman he is. One is therefore not surprised to learn that he has seduced a lovely young girl on his estate, got tangled up with an unscrupulous widow of title, and finally gets killed in a steeple-chase, leaving his affairs in a terrible muddle. All this happens right in the beginning, and the book then takes up the story of Derry Malone, the noble but blundering young Irishman, who succeeds to Terry's title, estate, debts, and difficulties. In the first place, there is Rosaleen O'Daly to be considered. She had given herself to Terence, not through passion, but because she trusted him, because she had always been taught to bow to the will of the Ranmores, and because he had sworn to protect her. And now he was dead and she was left alone in her shame and terror. But Derry, who had always loved her, comes to her rescue. He marries her, feeling that she is virtually Terry's widow, and that he can never be more than a brother to her. And then, because of a quarrel with Terence's mother who has entire control of the Ranmore finances, Derry and his wife leave for India.

Thus begins the long struggle between Derry and his wife, both of whom are in love with the other, but neither of whom knows of the other's growing passion. And then comes the child—Terence's boy, a typical "red Ranmore," while Derry is of

the "black Ranmores." It is a fine scene, that in which Rosaleen sees that resemblance of the child to Terence, and feels that now Derry will never love her, because the child will always be there to recall the face of the dead man. She is filled with despair, but it gives way to gratitude and overwhelming love, when she learns how Derry has received him. Of course, there can be only one outcome to all this, and Derry and Rosaleen enjoy at last that blissful communion for which their hearts have been aching. There is still a long and hard road to go before Derry comes into his own as Lord Ranmore. But it all ends as it should, and the reader closes this long novel with a final sigh of entire satisfaction.

One admirable thing about this book is the beautiful way in which the Irish atmosphere is maintained. This is a thing which many novelists have attempted, but only those to the



ARNOLD BENNETT.
The brilliant author of "The Old Wives' Tale," who has followed it with another story of the Five Towns, "Clayhanger."

manner born have succeeded in. Rosaleen's attitude towards Terence, her shrinking from Derry when his passion finally asserts itself, Derry's devotion to the memory of Terence and to Terence's cantankerous old mother, the tone of thought and manner of speech, all are beautifully and characteristically Irish. And it is the high type of Irish, the Irish that are clean of thought and intention—whatever they may do in a moment of passion—the Irish that are brave and gay and resourceful, that are good to know in life and to meet in fiction. And one is deeply indebted to Frank Danby for the goodly company amid which she has set her readers. It is a book very much worth while.

"Adventures in Friendship," By David Grayson, author of "Adventures in Contentment." Illustrated by Thomas F. Garity. Published by the Munsion Book Company, Toronto.

DAVID GRAYSON is a sentimentalist. And he is not at all ashamed of it. In fact, he would probably tell you that sentiment was the one thing really worth while. He would point out that the love of green fields and growing things, charity and helpfulness, humility and contentment, were all sentimental things; but still it is such things as these that make a man happy and life beautiful—which is the sum of wisdom and human endeavor. So David Grayson, sitting on his porch in the twilight, would very serenely acknowledge himself to be a sentimentalist, and would then go on chatting in his gentle, pleasant fashion about his farm and his crops, his neighbors and their concerns, his little excursions along the Open Road, and the people he met and the incidents he witnessed there. And of all these things he would manage to say something kindly and loving—there is never a bitter word in all his vocabulary. But it never becomes mawkish or tiresome. It is always human and loveable and good to listen to.

David Grayson first became known as the author of "Adventures in Contentment," a series of papers describing the life and circumstances of a sentimental farmer—himself. And now he continues the series, giving them a slightly different title, but keeping them practically the same in spirit and manner of treatment. In this book he tells, among other pleasant stories, how he entertained the poor rich on that Christmas Day when their servants had left them; how Anna was led astray and led back again to peace and goodness—

quite different from most stories of "ruined" girls; about the mild, shrinking Bee-man, when he was sober, and the dashing picturesque Bee-man, when he was drunk; about the Roadside Prophet, who tramped about the country painting "God Is Love" on the boulders by the highways; and about a number of other homely, human people, all of whom are worth seeing through the kindly eyes of David Grayson. A very pleasant book, simple and even conventional, but with a shy and delicate art all its own.

"The Rules of the Game," the story of a lumberman in California. By Stewart Edward White, author of "The Riverman," "The Blasted Trail," "The Mountaineers," etc. Illustrated by L. A. Miller. Published by the Munsion Book Company, Toronto.

IN a story called "The Riverman," Mr. White told of Jack Orde and of how he became a power in the world of timber, after many adventures, much hard work, and numerous obstacles. Toward the end of the volume Jack Orde bought a great tract of timber-land in California, feeling that the days of lumbering in Michigan were drawing to an end, and wishing to make some provision for Bobby, his son, whom he had destined to be a great lumberman. Well, in this book, Mr. White takes up the story of Bobby Orde, and brings him up to the time when he takes charge of this great California forest, for the purpose of working it according to the most approved modern principles of conservation. Naturally much remains to be told, and it would seem to be the author's purpose to tell it in another volume. Certainly he can hardly intend to drop Bobby Orde just as he is about to enter on an undertaking of such interest and magnitude.

So far as the present volume is concerned, there is unfortunately a great deal of room for adverse criticism. In this, as in nearly all Mr. White's work, there is an abundance of excellent material. This writer really knows whereof he writes. He has been in the great forests, he has a thorough grasp of lumbering and forestry, and he writes with the vividness and directness which such experience gives. One can therefore look in his books for abundance of local color and circumstantial detail, for striking natural scenes, and also for dramatic incidents. But he is not a great novelist. He is not even a really capable one. In a straight-away story of actual experiences of his own, told in picturesque and racy language, he is excellent. But so soon as he tries to paint on the larger canvas of the novel, his lack of art is very conspicuous. Of constructive ability he possesses little or nothing. And thus it is we find him dragging the present story through 644 pages, and in the end merely bringing his hero to the beginning of the most interesting part of his career. Though well written, and although containing abundance of excellent material, the book is so padded with irrelevant detail that it drags badly. It would make a much better story if boiled down to about half its present dimensions.

Bobby Orde comes out of a three years' course of football at a western university to take a position in a lumber company's office, as his father wishes him to make his way without a "pull." He is fired for his ingrained inability to keep books, and goes out on the "drive." Here he jumps into the breach in an emergency, breaks up the opposition which was being offered to taking the logs through, beats and fires the drunken foreman of the gang, and gets the logs down in fine time. Thus does he become a riverman. But the time soon comes when the timber gives out in the Michigan limits, and Bobby goes to California, not knowing that the big Wolverine holdings there really belonged to his father. There he becomes a Forest Ranger, and as such does good work in exposing graft and generally protecting the interests of the public. And finally he is given the Wolverine forests in order that he may administer them according to his modern ideas of lumbering. Curtain!

Of course, all this doesn't take place without quite a number of delectable adventures, some of which are told with fine spirit. There is the story of how George Pollock killed the Supervisor; how Bobby Orde argued all night with Samuels, the "nester"; how Bobby was kidnapped by Saleratus Bill and escaped from that very dangerous citizen; and of how Oldham was shot in the road-way what time Saleratus Bill went gunning for Bobby Orde. But these good things are rather far between, and the intervals are filled with a lot of stuff which is sometimes about as appetizing as cotton batting. A stout

and fearless blue pencil would have done much for Mr. White's latest work. It is to be hoped that the next installment of the story of Bobby Orde will get it. Even reviewers deserve some consideration.

"The Broken Sword," a romance of the Revolution in England. By Morice Gerard, author of "A Fair Refugee," "Rose of Ble He," etc. Published by the Munsion Book Company, Toronto.

IN spite of crudities of character-drawing, lack of shading in style, and all the conventionalities of romantic plot, a yarn's a yarn for a that. And this is the explanation of the continued popularity of the so-called historical novel, which is seldom either historical or even thoroughly human. But like the detective story, it has action. There is lots doing. And the average reader is apt to demand in his novels action, and again action, and still more action. This story by Morice Gerard should therefore enjoy a certain measure of popularity. It tells an interesting story of an officer of the King's Guards of James the Second, who broke his sword when asked to change his faith, and struck his commanding officer in the face. Thus began his adventures, in the course of which he meets and falls in love with charming Mistress Mary Russell, who is active in the conspiracy which resulted in the overthrow of James. They have many narrow escapes, but they and their cause finally triumph, and the romance ends as romances should. The book is a fair specimen of its kind.

Tom Folio

LITERARY GOSSIP.

Herbert George Wells, the English story-writer and essayist, is forty-four years old. He was educated at a private school, but afterwards specialized in science and took his degree at London University. He used his scientific knowledge effectively in his earlier books. He was the Jules Verne of a new generation. Though many of his books seem sensational in nature, there is always a vein of philosophic speculation, and often of delicate satire. He has taken a forcible interest in social questions, and some of his later books have a wider and deeper range. He has been accused of a tendency to deify his countrymen unnecessarily, as in the case of his rather bitter indictment of Englishmen for their failure to lead the way in flying across the Channel; but his attitude is explained as broad as opposed to a provincial view of patriotism. Recently he has been discussing the question of the endowment of motherhood by the state.

Maurice Maeterlinck, philosopher, aesthetic dramatist, mystic, was born in 1862. His home was in the ancient city of Ghent, "the soul of Flanders," but he has lived from time to time in Brussels, and recently in France, where he has a winter and a summer residence. An attorney by profession, he has been more concerned with the subtle laws of nature than with the legal codes of men. He has stamped his personality deeply on the literature of the century. His works are the expression of his distinction of mind, his delicacy of taste, his love of beauty and of truth. "The Blue Bird," his poetical drama, will probably be the first full production at the New Theatre.

Maurice Henry Hewlett is in his fifty-fifth year. He was educated at private schools, and at London International College. For some time he wrote characteristic reviews for the critical journals upon subjects which were congenial to him. From 1896-1900 he held a position in the land revenue department, but resigned after the brilliant success of his "Forest Lovers." His career since has been simply one of literary work, his time being devoted to the production of his novels. He has a strong objection to personal publicity, maintaining that while his books may be fair subjects for public interest and comment, his private affairs are not.

Dora Knowlton Ranous, living in a quiet home at Ashfield, Massachusetts, and not yet thirty years old, is one of the distinguished women of letters in America whose fame is known to the few outside scholarly circles. Her translations of the leading novelists of France—De Maupassant, Flaubert, Rene Bazin, Anatole France, and others—have been given the highest honors by the French Academy. Mrs. Ranous has edited many works of educational value in addition to her long application to translations from the French and Italian authors.

TIPS TO READERS

"LET THE ROOF FALL IN," by Frank Danby.—A vigorous and well told story of Irish life.

"ADVENTURES IN FRIENDSHIP," by David Grayson.—The loveable musings of a farmer who writes.

"THE RULES OF THE GAME," by Stewart Edward White.—A lot of good stuff with a lot of padding. About lumbering in California.

"THE LAW OF THE BOLD," by Stanley Portal Hyatt.—A striking yarn of bolomen, insurrectos, and American soldiers in the Philippines.

"HIS HOUR," by Elinor Glyn.—Cut it out. Cheap and nasty.

"THE CARAVANERS," by the author of "Elizabeth in Her German Garden." A clever story of an outing in English lanes.

"REWARDS AND FAIRIES," by Rudyard Kipling.—More of the Puck stories told as only Kipling can.

"BURNING DAYLIGHT," by Jack London.—The career of a Klondyker given with verve.

"AN AFFAIR OF DISHONOR," by William De Morgan.—A not altogether successful venture in romance by a discursive student of life.

"THE DOCTOR'S LABS," by Edward C. Booth.—An old plot developed with charming art.

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A New Songstress of Great Promise

THE many Canadian friends of Miss Eva Mylott are glad to hear of the success that this favorite singer is achieving. Miss Mylott has been under the management of New York's Impresario, R. E. Johnston, whose name has been connected with so many finished artists, since the beginning of this season. Mr. Johnston's wide connection with concert and theatrical managers has opened to Miss Mylott the connection and audiences that her training and talent have entitled her.

The charm of Miss Mylott's voice has deepened and widened and those who knew Miss Mylott some years ago would find their faith justified in the present achievements of the lady. Miss Mylott was born in Australia and introduced by Madame Melba to the famous teachers of Paris, amongst others Madame Marchesi. Indeed, Madame Marchesi predicted a great future for Miss Mylott, and described her voice as one of great power and compass with unusual artistic temperament and perception.

Miss Mylott, after leaving Paris, studied special work for sometime in London under Randegger and Henry Wood, the London conductor, as well as receiving lessons and instructions from Madame Melba herself, who has always taken the greatest pride in her protegee. More recently Miss Mylott has been perfecting her style and voice production under Victor Maurel, one of America's famous teachers. It is stated on good authority that Canadian audiences are to have the pleasure of hearing Miss Mylott this season, and judging from her recent successes in the Western and Middle Western States, her reception will be of the most cordial character.

A week ago Miss Mylott met with unqualified success at a concert given by the Knights of Columbus at St. Louis. According to the "St. Louis Republic" Miss Mylott "is possessed of a voice of unusual quality and flexibility and a delightful stage presence," and further states that "while Miss Mylott came to St. Louis as a stranger, she met the cold eye of criticism with pleasant results." A few days earlier Miss Mylott gave a delightful recital at the Kansas City Conservatorium of Music. Although Miss Mylott was comparatively unknown in Kansas City the audience and critics were as enthusiastic after hearing her as they may have been indifferent before. The "Kansas City Times" speaking of the concert of the 12th of November last is most flattering. They say, in part: "A rich contralto voice, is resonant in the lower register and shading off beautifully to a pure mezzo-soprano quality in the higher notes, combines, with a great intellectual versatility, to make Miss Mylott a singer of unusual interest. She has also a stage presence, which together with these qualities should ensure success in her debut in Grand Opera."

Miss Mylott is at the present time touring with the Russian Orchestra in the Middle and Eastern States. We look forward with pleasure to the appearance of a new star in the Grand Opera firmament when Miss



Miss Eva Mylott, the brilliant young Canadian soprano.

Mylott achieves the ambition of all true artists of her calibre and quality.

Ancient and Modern Millionaires.

WEALTHY citizens of more remote times, though occupying a conspicuous place in the Hall of Fame because of their millions, were probably far from being as well off as the possessors of the great fortunes of to-day. When Croesus went rolling down the street in his automobile, people doubtless turned to look at him because of his millions. But he would cut less of a figure in these pury times, when nearly every person you meet is either a millionaire or hopes to become one very shortly.

Some comparisons between ancient and modern rich men are made in the following from the New York "Times":

"In the course of a recent review of the second volume of Dr. Ginsberg's 'Legends of the Jews' occurs this statement:

"Rabbinic fancy is exuberant. We are gravely told how Job had 130,000 sheep with 800 dogs as guardians, besides 200 watchdogs for his house. He had 340,000 asses and 3,500 pairs of oxen. His benevolence was unlimited, and ships were employed to carry supplies to the cities and dwellings of the destitute."

"No wonder the reviewer regarded all this as apocryphal; yet it is by no means necessarily so. For if we are to credit the newspaper accounts of the possessions of 'Mexico's richest citizen,' Gen. Luis Terrazas of Chihuahua, Job was only in the second class of the world's great landed proprietors. This man—whose wealth, by the way, was not inherited—is the father-in-law of Senor Don Enrique Creel, late Mexican Minister

to the United States. According to one of the latest newspaper reports, his holdings in the State of Chihuahua alone comprise several millions of acres, employing 10,000 men, 1,000 of whom are occupied in riding the boundaries of the ranches and keeping up the thousands of miles of wire fences. Several hundred thousand goats and sheep graze upon his land, we are told; of cattle and mules there are more than 1,000,000 each, and of horses about 5,000,000. How paltry appear the possessions of the patient patriarch of Uz when contrasted with an inventory such as this!"

As a piler up of wealth the modern multi-millionaire has probably far out-classed his ancient rivals.

Music Notes

Mr. Arthur Blight announces a recital to be given in the Margaret Eaton School of Expression, Thursday evening, December 8th, at 8 o'clock, by his leading pupils.

The following appreciative letter was recently received by W. O. Forsyth, from the celebrated pianist and composer, Mr. Brahms Van den Berg, regarding some comparatively new compositions:

"My dear Forsyth—It is with the greatest pleasure that I have played over several of your piano compositions, including 'Moto Appassionato,' 'Poeme d'Amour,' 'A Night in June,' and 'Picturesque Valse,' and I hereby take pleasure in recommending your works to the concert players as well as the piano teachers who desire to have highly interesting and poetic novelties."

The careful work which has been done during the past two months by Mr. A. L. E. Davies, in connection with the children's auxiliary choir which is to take part in the Mendelssohn Choir's performance of the Children's Crusade in February, was highly commended by Dr. Vogt at the rehearsal of last Saturday morning which was personally conducted by Dr. Vogt. It is more than likely that the undertaking of the society in this work, that is of four performances in two seasons, will constitute a record both for Europe and America. The work presents some problems of difficulty such as are not to be met with in even the Choral Symphony, the great choruses of Bach's B Minor Mass, or the fugue and tonal communications of the Brahms "Requiem." The choruses of adults and children are both determined that the sensational success of last year shall be eclipsed this season and no more painstaking effort has ever been secured by Dr. Vogt than in the case this year. The Thomas Orchestra, which will appear at practically its full strength of between 80 and 90 artists, is this season in especially superb form.

Madame Kathryn Innes-Taylor gave a song recital in the Conservatorium Hall last Saturday night which attracted a musical audience. Her programme consisted of groups of songs of different types and epochs, and she was especially happy in her interpretation of the old French chansons. She has a light, sweet and flexible soprano voice and an admirable style. Miss Grace Smith, the gifted pianiste, was a most interesting assisting artist.

Miss Jean Nesbitt, of Toronto, the talented Canadian pianist who has made such a success in England, gave a concert on November 14, at Manchester. She is also giving a recital in Edinburgh at the Queen's Hall on December 1, under the patronage of the Marquis and Marchioness of Graham.

Mr. J. Augustine Arlidge, tenor soloist, at the Metropolitan Church for the past two years, has accepted the appointment as soloist at the Church of the Redeemer.

The management of the Metropolitan Opera House, New York, conceived a happy idea for Thanksgiving day. Wagner's "Parsifal" was given entire and a great number of persons who ordinarily would not be able to see the first act were enabled by the holiday to attend. It is interesting to note that Mr. Herbert Witherspoon, a singer well known in Toronto through his many appearances with the Mendelssohn Choir, scored a signal success as Gurnemanz.

The Antique Galleries



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THE FASHION for Period Furniture which is now manifest among people of refinement is really not a fashion at all. It is simply a reversion to a recognition of the first principles of furniture-making, which are distinguished by simplicity of form and harmony and grace of line. The 18th century craftsmen, of which Chippendale may be cited as a noted exemplar, produced some splendid examples of the wood-worker's art which have since served as models for the many copies now extant in the homes of lovers of good furniture. Nowhere on the continent will there be found a more representative or more truly substantial display of genuine OLD GEORGIAN FURNITURE and OLD GEORGIAN SILVERWARE than in our Antique Galleries.



Here are gathered from all parts of the globe the rare and choice antiques of various definite periods. A visit to these Galleries is not only a pleasant revelation, but a liberal education in the history of the early arts and crafts. The collector or lover of antiques finds a multitude of things to interest him. It may be a Chippendale table, or a china cabinet, a Sheraton desk, or a Hepplewhite chair, a handsome piece of Sheffield plate, or silver. But whatever it may be, it is esteemed as a priceless possession; something to be handed down from generation to generation as a treasured family heirloom. The purchase of an antique as a gift to a friend is not only a most unusual and acceptable way of expressing customary good wishes, but forms a most practical and artistic addition to the household appointments as well—a gift that carries with it a lifetime of appreciation.

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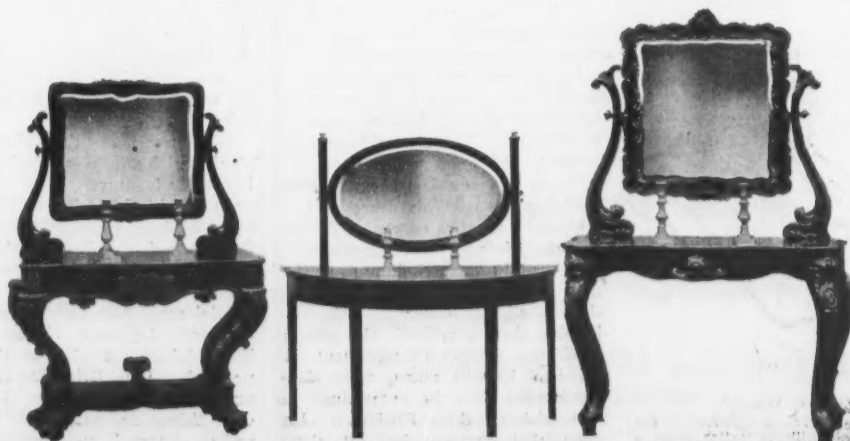
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Josephine Sheppard (Mrs. Anthony Finzel), the young Toronto actress, and daughter of E. E. Sheppard, who is now organizing the Toronto Society of Dramatic Art and School of Production. Lady Gay talks of her on page 25 of this issue.

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Births, Marriages and Deaths.

BIRTHS.
BAILEY—On Monday, November 28th, 1910, at the King Edward Hotel, to Mr. and Mrs. William C. Bailey, a daughter.

MARRIAGES.
ANTHES—LOCKE—On Wednesday, November 23rd, 1910, at the Church of the Epiphany, by the Rev. Canon Bryan, assisted by Rev. Robert Locke, father of the groom, Irene, daughter of Mr. and Mrs. H. W. Anthes, to Herbert Alfred Locke, both of Toronto.

DEATHS.
GREEN—At 111 Madison avenue, on Tuesday, November 28th, 1910, Elmer Frederick Ridout, infant son of Walter H. and Millie Green, age eight weeks.

THE TWO POPULAR TRAINS FOR MONTREAL.

Leave Toronto via Grand Trunk Railway System at 9:00 a.m. and 10:30 p.m. daily. The former train carries Parlor-Library car and Dining car to Montreal, also through Boston sleeper. The day ride, with Lake Ontario or the River St. Lawrence in sight most of the way, is delightful, and, if time permits, this is the train to take. The business man's train at 10:30 p.m. carries five or more modern Pullman sleepers to Montreal daily, also through Ottawa sleeper; these, combined with a smooth road-bed, make night travel all that could be desired. Moreover, the Grand Trunk is the only double-track route to Montreal, and a double-track line contributes to safety. Secure tickets, berth reservations, etc., at Grand Trunk City Ticket Office, north-west corner King and Yonge Streets. Phone Main 4209.

A "FLEETS" CALENDAR.

The Canadian Pacific Railway has issued its "fleets" calendar for 1911. In colored half tones is depicted the great fleet of steamships now owned and operated on the Atlantic, on the Pacific, on the Great Lakes, and on the inland rivers of Canada. It is interesting to note that this fleet now numbers no less than sixty-seven vessels, ranging in size from the great Atlantic liners to the transfer barges utilized in the British Columbia transfer service.



AN E C D O T A L

LITTLE MOLLY, the daughter of a popular physician, has a most vigorous imagination. Indeed, it is such a vigorous imagination that it runs away with Mollie's honesty, to her parents' great dismay.

The other day her mother overheard her telling a story to Bobby Davis, a neighbor. It was a very interesting story. It related, with every appearance of truth, the adventures of Molly on an airship. Now Mollie's mother knew very well that the child had never seen an airship in her life. So she called her away from

Socrates, but what does he know about the laws of Arkansas?"

THE tramp had walked a good three miles and was particularly thirsty. A sudden turn in the road brought him to the foot of a steep hill, at the top of which stood a large house. The tramp paused a moment before attempting the herculean feat of storming the hill. He felt hungry and thirsty. He glanced to the left. These words caught his eye: "Tarry, traveller, and refresh thyself." The tramp was sorry the

ror, and the postmaster exclaimed: "Good gracious, aint there no way of killin' 'em?"

A NEW JERSEY farmer went to New York the other day, and, among other things, he visited a high-class restaurant. His appetite ran to cheese, and, inquiring of the waiter what sort of cheese was listed, remarked that he desired "something new."

"Why don't you try a bit of roquefort?" suggested the waiter. "What's that?" asked the farmer.

"Hang it," he added, "bring me some, I like the name anyway."

He ate of it, and liked it. So he thought he would take some home to his wife. Arriving late, he laid the small cheese wrapped in silver paper on the sideboard.

He forgot to inquire about it till next night and then he asked his wife how she liked it.

"Oh, I s'pose it's mighty stylish up to the city, but I jes' kinder couldn't use it. I couldn't get no foam out of it, and when I washed the children they smelled kinder funny, and I can't say I like it."

HK. ADAIR, the Western detective, was discussing a Cleveland crime whereupon he had failed.

"I take no shame to myself," said Mr. Adair, apologetically, "for having failed on this Cleveland matter. The Cleveland crooks, you know, are the best in the business."

He relighted the stub of his cigar. "You know what John B. Gough said about Cleveland," he continued, with a faint smile. "In taking leave of the town, Gough said solemnly: 'If the Angel Gabriel happens to light in Cleveland there will be no resurrection, for some Cleveland crook will steal his trumpet before he can blow a single blast.'"

HE was a pompous New Yorker, and when he struck Indianapolis with his line of talk he was one of the greatest men who ever crossed the Alleghenies. "Why," he spluttered, "you folks out here are 'way behind the times. In my town we have everything that makes life worth living. We have our opera, we have our clever men, we have our wonderful buildings, we have the Atlantic Ocean, we have progress, civilization, lovely women, manly men, bewildering and beautiful restaurants, the splendor of which the poets could not have described; marvelous summer resorts, where a gay galaxy of merry-makers cavort and make the night light with their jests and laugh-

sign was attached to a pump handle. However, water was better than nothing, so he commenced to pump. The spout remained dry. He pumped with more vigor. Still no water. After ten minutes of hard work he said harsh things about the pump, and continued his journey. At the top of the hill he mentioned his grievance to a native. The latter pointed to the fine house across the road.

"The owner of that house," he said, "has some big water-cisterns which have to be filled from a stream in the valley. He is too lazy to fill 'em himself, though; so he rigged up that pump and connected it with his cisterns, and now"

But the tramp was already sprinting across the road to argue with the man who owned the pump.

A WOMAN grew suspicious of her husband and believed him to be in the habit of kissing a pretty servant girl in her employ, so she decided to watch him and catch



BUTTERED PURITY.

The Boarder: "I can't eat this butter—it's not pure."
The Landlady: "The poet says: 'To the pure all things are pure.'—Throne and Country."

THE confirmed ear-biter spoke sadly. "You told me," he said, "that Wilkinson was the sort of man one got to know very easily. You understand it. We got to know each other so quickly that when, at the end of the first half-hour of our acquaintance, I tried to touch him for two shillings, he said he never lent money to his intimates because that was the way old friendships got broken up."—London Globe

"SUCCESS in the law," said Joseph H. Choate at a dinner at the Lawyers' Club in New York, often depends on the ability to meet every objection readily.

"A clergyman, however, once carried this ability a little too far. He was addressing a prayer meeting, and in his description of the doom of the wicked, he said:

"And there shall be weeping and wailing, and gnashing of teeth. Aye, gnashing of teeth."

"A very old woman spoke up in a quavering and senile voice: 'But I ain't got no teeth, pastor.'"

"Then, madam, they will be provided," was the answer."

WHILE one thing essential to a cultured lawyer is a thorough knowledge of Latin, it is not necessary, says the Hon. Elihu Root, that he should parade his classical knowledge, for he might be "taken down a peg," as was the young lawyer who displayed his learning before an Arkansas jury. His opponent replied: "Gentlemen of the jury, the young lawyer who has just addressed you has roamed with Romulus, canted with Cantharides, ripped with Euripides, socked with

him in the act. She heard him enter the kitchen quietly one evening when the pretty servant girl was out. She immediately placed a shawl over her head and, with matches in hand, entered the dark kitchen by the back door and was almost immediately seized and kissed in the most ardent manner. Bent on administering a terrible rebuke, she tore loose from his embrace and struck a match. There stood the servant girl's beau. This is a modern newspaper version of a well known tale in "The Heptameron" of Queen Margaret of Navarre.

A MULTI-MILLIONAIRE returned to his native village and erected a marble palace on a hill-top there. One day, after the palace was completed, he said to the postmaster and the crowd of loiterers in the general store: "Boys, my million-dollar house up on the hill is simply full of Titians." The loiterers exchanged looks of surprise and hor-

ter; we have the mighty captains of finance, who direct the nation's resources." The grizzled old street cleaner, who was listening to his airy persiflage, paid heed for a few moments, then he said: "You may have all that, but they's one thing you aint got. You aint got no literachoor, and that's where us out here in Indianny is strong."

MR. AYLMEY MAUDE, referring to Tolstoy's taking up with boot-making, relates the following incident: "As to the boots Tolstoy made, I asked a man to whom he had given a pair, and who had worn them, whether they were well made. 'Couldn't be worse,' was his reply."

THE late Rev. Horatio Stebbins, of San Francisco, was a man of large mind and noble powers, but more familiar with the world of intellectual and scholastic interests than



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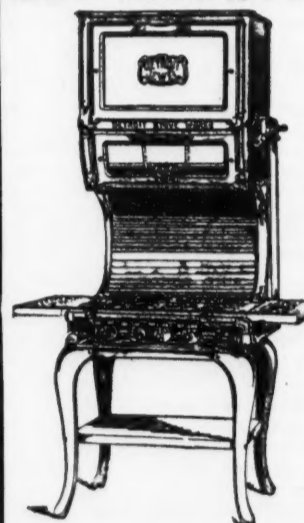
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The Stove Store
304 Queen Street West

with trivial and timely things. His household was blessed with a charming daughter who grew up tall and beautiful, commending the admiration of all who saw her. One day a visitor said to the good doctor: "Doctor, your daughter grows more charming day by day. Why, she's a regular Gibson girl." "Ah, thank you, thank you," replied the doctor in his best manner. When the visitor had gone, turning to his wife the doctor asked, "My dear, who are the Gibsons?"

A REPORTER was sent around to make some inquiries concerning a new play that David Belasco was engaged in writing. "Yes," said David, "I am writing a play. What do you want to know about it?" Anything you can tell me will be interesting," was the reply. "Well," was Belasco's response, "it is to have four acts and three intermissions—

and I've just finished the intermissions."

IKEY SPINSKY's automobile was speeding along the crowded thoroughfare. Something went wrong with the car and the chauffeur became helpless.

"Do something, do something," said Ikey.

"I've done everything I can," said the chauffeur.

"Then you've lost all control of it?" Ikey anxiously inquired.

"Yes, sir," said the chauffeur.

"Are you absolutely sure you cannot stop it?"

"Yes, sir."

Ikey lay back and closed his eyes. "Then run into something cheap," he said.

Every cloud has a silver lining. If you don't believe it ask a small boy who is too sick to go to school.

PRACTICAL POLITICAL ECONOMY

IV.—THE THEORY OF MONEY.

By PROF. STEPHEN LEACOCK

Evolution and History of Money—The Inconvenience of Barter—The Functions of Money—The Medium of Exchange and Its Value.

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"It may be doubted," wrote Lord Macaulay, in talking of the state of the English coinage in 1696, "whether all the harm that had been inflicted on the nation by twenty-five years of bad kings, bad government and bad judges, was as great as that occasioned in a single year by bad crowns and bad shillings." Writing in the same strain Prof. White, the historian of the French Revolution, says of the paper money of that period: "What the history of Louis XIV. and the recklessness of Louis XV. had been unable to accomplish in three generations was done within a few months by tampering with the money of France." Expressions such as these, which could easily be multiplied from the economic history of the great commercial nations, give us some idea of the extreme importance of the study of money. Monetary questions play a large part in the history of the nineteenth century, and have at times assumed an importance so supreme that it may be said without exaggeration that the fate of a nation often hangs upon the soundness or unsoundness of its monetary system.

The subject is an extremely complicated one. It involves the whole question of metal coinage, of bimetalism, government issues of paper money, bank notes, and the tangled question of the relation of credit to prices. We can best approach it, however, by thinking of money first of all terms of metal coinage and even of a single metal. When we have examined the causes which will regulate the value of circulating metal money, we shall be able to pass on the more complicated cases offered by the problems of credit and paper money. Everybody understands the general nature of money. Without attempting an exact definition, we might say that any substance is to be viewed as money which is passed from hand to hand in order to facilitate exchange. The direct exchange of a commodity which one possesses, for a commodity which one wants, is called barter and represents the most primitive form of transfer. But even in the earliest stages of society barter must have been singularly inconvenient. It must have been hard to find a person who possessed the very thing in which one happened to want. Barter, in short, implies a double coincidence.

Very early therefore, in the history of industrial society the thing called money began to appear. We must not falsely suppose that money was ever deliberately invented. We have learned nowadays to think of all things as coming into being rather by gradual evolution than by a sudden and spectacular process of invention. Money is no exception to this rule. Probably the process of its emergence was something as follows. Among the different commodities that passed from hand to hand, certain ones began to commend themselves as being always more or less acceptable. For instance, no one would wish to receive a larger stock of fish or fruit than what he could consume within a brief time; but anyone might accept such things as fish hooks or arrows, because these are commodities more or less in demand and not easily perishable, and certain of disposal if one did not wish to consume them oneself. The singling out of such objects as these gives us the most primitive forms of what we call money. Thus among the Esquimaux, fish hooks of bone have formed for centuries a sort of currency. The Abyssinians have from ancient times made use of little cakes of salt; Cowrie shells, found in the East Indies, have been made use of as money from the immemorial on the West Coast of Africa. Among pastoral nations cattle have always been regarded as a standard object of exchange which could always be accepted and by which the value of other things might be measured. Various words in our language embody for us this economic fact. Our word capital is derived from the Latin word *caput* so that a man's capital means the same thing as his head of cattle; our word pecuniary recalls to us the Latin *pecus*, the herd. If we are acquainted with the German word *vieh*, we realize that the modern doctor who pockets his fee is doing the same thing as the medicine man of ancient times who drove home a cow as the price of his services.

When various substances began to compete, as it were, for use as media of exchange, certain ones will very soon recommend themselves above the rest, as fulfilling more completely the requirements of the situation. Let us see what the desirable qualities in the money substances are: First of all, the thing must itself have utility, this goes without saying. In the next case it must be portable, a requirement filled remarkably well by precious stones, or cakes of tobacco, but only indifferently by cattle or by the solid squares of iron which Lysurgus introduced as the money of Sparta in order to discountenance over much trading. In the next case the money substance must not be perishable; here any form of metal or precious stones is especially good. Next, the money substance must be divisible into smaller parts without loss of value. We can divide a piece of gold into four quarters each of proportionate worth, but we could not so divide a cow or goat without seriously impairing its utility. After this comes the requirement that the value of the money substance must be stable; some things rise and fall greatly in their value; others remain fairly steady; since our money substance will have to act not only as the medium of immediate exchange, but as the standard of deferred payments we want it to be as stable as possible. Last of all is the requirement that money shall be easily recognized; precious stones here prove wanting, since only an expert can judge of their exact value.

We can see at once from the early ages the metals must have offered themselves as fulfilling admirably nearly all of these requirements. Gold for example, is a thing of which a great value may be carried with a small weight; it has high utility in itself; it can be divided into any number of parts perfectly homogeneous; and finally any piece of it may be so marked or stamped as to be recognized with little danger of error. True, the baser metals are of little use as money owing to their small value and heavy weight. The iron of Lysurgus was meant, as we have said, to discourage rather than to aid commerce, and the copper discs of Sweden of 150 years ago were so cumbersome each of them being 7½ inches square) that a merchant had to go around with a wheel barrow when collecting his accounts. The base metals have therefore dropped away as a monetary standard and find only an insignificant use of them as small change, while pieces of gold and silver have become par excellence the circulating metallic medium.

Having reduced our conception of money to this basis, let us see on what depends the value of a circulat-

ing gold piece such as the English sovereign. Here we can clarify our discussion at once by stating that the stamp or mark upon the sovereign has absolutely nothing to do with its value. It is simply and merely a lump of gold passed from hand to hand. It contains 123½ grains of which 11-12 is pure gold. The stamp upon it merely acts as a sort of official certificate which testifies to its weight; it is analogous to a certificate of a grain inspector and in and of itself it has nothing to do with the value relation of this commodity to others.

What then does regulate the value of the sovereign? The case is very simple the sovereign is a bit of gold bullion and the value of bullion will be regarded in exactly the same way as the value of any other economic commodity. Our knowledge of the general law of value tells us that the value of anything depends in the first instance on the relation of demand and supply. So too does the value of gold. What in this case is the supply? The supply will include the whole mass of gold bullion for use in the arts, or for use as coins. At the present time there is taken out of the mines every year about enough gold to be coined into \$400,000,000. About three-quarters of this is actually coined and about one-quarter is put to industrial uses. Over against this is set the demand for gold. This will consist of the industrial demand, easily understood without further explanation, and of the demand represented by the number of exchanges that have to be made. Under modern industrial organization the total number of exchanges may be spoken of as almost infinite, but in the case of the vast majority of them, the actual exchange is obviated by the intervention of the use of credit by which general term we refer to bank cheques and similar promises to pay which perpetually cancel one another, and to the system of book accounts, etc. But even after a vast number of exchange operations have been by this means postponed and mutually cancelled there remain a great many to be made by means of the actual transfer of metal pieces, or other forms of money. The number of these exchanges, then, constitutes the demand for money pieces, and if we put them beside the demand for gold in the arts, we have a total demand which operates against the whole supply of gold, bullion and coins, in the same relation as the demand and supply of any other economic commodity.

Here, however, we must notice one or two modifications. The supply of most commodities, as for instance, wheat, bacon, coffee, etc., is annually produced and consumed; the year's production, therefore, is more or less synonymous with the whole supply, but gold is an imperishable commodity. The stock is always being slightly reduced by abrasion, by loss beneath the sea, etc., but speaking broadly the whole stock stays in existence from year to year, and the annual product is merely added to it as a small fraction. Statisticians have worked out estimates of the world's supply of gold at various periods. At the opening of the Christian era it amounted perhaps to one and three-quarters billion dollars. From that time on it seems to have diminished year by year, the ancient mines having been exhausted, so that at the time of the discovery of America the whole supply of gold and silver is said to have fallen to 168 million dollars. From then on, the mines of the new world made rapid additions to the stock. From 1493 to 1850 there were produced three and one-quarter billion dollars of gold and seven and one-third billion dollars of silver. From 1850 to 1875 there were produced three and one-third billion dollars of gold and one and one-third billion dollars of silver. In the last 40 years the annual production is greatly augmented: from 1875 to 1895 there were produced yearly about 12 million dollars of gold and nearly as great a value of silver. From that date to the present time the production of silver, reckoned by weight, has about doubled, although, as its value has diminished by 50 per cent. the production reckoned in dollars appears to be stationary. Gold production has been vastly increased in the last fifteen years. It stood in 1895 at 203 million dollars but during the last three or four years it has been well over 400 million dollars per annum.

So much, then, for the demand and supply of money in relation to its value. But with every commodity, behind this supply and demand there is the question of the cost of production as the real regulator of value. It is a principle of economics that is a fluctuation of demand or supply forces a thing above or below its value, it must tend to return to it. To this gold is no exception. At a given time 123 grains of standard gold (the lump of metal called a sovereign) will exchange in the market for certain commodities or a certain amount of labor. Now if the value of gold is so enhanced by the labor and the commodities which are required to dig it out of the ground, then gold is exchanging above its cost of production. The same thing might happen, if owing to the finding of new mines, or the invention of effective machinery, the production of gold became much easier than before. In this case less labor would be needed to produce it than the labor for which, at current prices, it would exchange. In either case the great profit made in producing gold would augment the supply and this of itself would tend to force down the value of gold, as it would of anything else. We can therefore easily see that the value of the sovereign depends not upon the stamp or name of it, but simply upon the relative amount of labor and effort needed to produce it. The coinage is a function freely performed by the Government for any individual who brings gold bullion to the Mint; it certifies to the weight and fineness of the bullion, but in no wise affects its value.

There is some popular confusion on this point. We are apt to be misled by the statement that the price of gold at the Royal Mint is £3 17s. 10½d. per ounce. But this statement is nothing more than an equation in terms. If we took sovereigns and melted them down we should find them each to contain precisely that amount of metal. The difference is just the same as that between wheat in bulk and wheat in bags. Nor need we be misled by the fact that the Bank of England price for gold is a little less than the Mint price, being only £3 17s. 9d. per ounce. This only means that, at the Mint every corner must wait his turn, whereas the Bank will exchange the bullion for sovereigns without delay, but will deduct a small amount from the bullion to compensate it for the loss incurred in waiting for coinage.

Our arguments, then, reduce the value of gold money

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to the same terms as the value of all other commodities. This general principle being clearly seized, we shall find no difficulty in the subsequent analysis of the problems of bimetalism, of paper money, and of subsidiary coins.

Dr. Gertrude Halley, who graduated in medicine in the Melbourne University, has been appointed medical officer to the public schools of Tasmania. It is found that a woman is much better adapted to this work than a man. Dr. Halley's services are highly praised, and

have been of great benefit to the children of Tasmania. In her visits she gives valuable addresses to the elder girls.

The famous belfry of Bruges is again the subject of news dispatches, as a point of interest in aeroplane flights. Mlle. Helen Dutrieu, the French aviator, recently established a new record for feminine flyers by circling the belfry, though at a height of 1,800 feet, and carrying a passenger in her aeroplane. Mlle. Dutrieu started from Ostend.



TO many women the most puzzling problem that Christmas brings is, "What shall I get him?"

The list of possibilities seems surprisingly small, and as you run over them, and over them again, nothing seems to quite suit. It is *so much harder* to buy for a man than for a woman.

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Have you thought of the Gillette Safety Razor?

That's a gift worth while.

A Gillette, whether Standard Set, Pocket Edition or Combination Set, in gold or silver plate or gun metal finish, *looks good—and is good.* To the man who has used the open-blade razor or a make-shift safety, the Gillette is a revelation of comfort and convenience.

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High Class Cars Not Over-produced.

M^R. THOMAS, a well-known maker of cars, writes in American Industries of over-production of high-class cars. He claims that there is none. No manufacturer of the first rank need to have any fear of the future "as long as his business is conducted on conservative lines." He believes that at present "there is absolutely no fear of an over-production of high-class cars." The reason for this faith is that, when a new man starts in the business he usually has limited capital and experience and always begins with a cheap grade of car, so that "the chances are eight to ten against his being successful." The only trouble in the trade Mr. Thomas can foresee will be "the failure of this particular class of manufacturers." He has been in close touch with makers of high-grade cars and each says, "There is a greater demand this year than during any previous year." His own company "has actually twice as many bona fide orders for 1911 machines as at the same period in any previous year." The industry is really in its infancy still. Within a few years the production of cars for commercial and individual uses will be "more than doubled." As to extravagance in cars, he has this to say:

"Statistics prove that there are, in 1910, 704,000 families in the United States having an income of from \$3,000 to \$6,000 a year. There are 220,000 families having an income of from \$6,000 to \$15,000 a year, and 220,000 families having an income from \$15,000 to \$60,000 a year, with 7,000 families with incomes greater than \$60,000.

"In making my statements, I do not apply them to the small percentage of extravagant, intemperate and reckless people who use motor-cars, but to the rational and reasonable people, who, in my opinion, constitute ninety-five per cent. of the automobile users, who are not extravagant, who do not drive recklessly or madly, who do not mortgage their houses, who do pay their debts, who are moderate and temperate and who are going to continue to do what they can afford to do, and they will continue to drive motor-cars.

"Any one having an income of \$6,000 or more should be able to afford a motor-car, and many of those earning less can well utilize a car. It is a pity that those nearest the \$3,000 mark—provided they are conservative and economical—can not own a machine costing from \$1,000 to \$1,500. Estimating five persons to each of these 704,000 families, these cars would give pleasure to 3,520,000 persons, and to a million more of lesser income who might ride occasionally as guests.

"I unhesitatingly assert that the expenses of the automobile, driven rationally and reasonably by the owner, do not necessarily add one cent to his yearly expenses. If he can not afford to assume an additional expense, the money will come from other expenses which he will curtail. "Money spent for little extravagances will be saved and the health improved and the general welfare of the family better preserved. The reduction of doctor bills alone will cut no small figure in the saving. Taken for the whole family, there is no cheaper way to secure health and happiness than through the automobile.

"A great hullabaloo has been raised because the automobile is diverting trade from speculation, the purchase of jewelry, millinery, and has taken money from saloons and resorts. In doing so, it is doing much to unite families, parents and children, in their recreations and pleasures.

"If it is necessary to retrench in order to have an automobile, it is no serious matter if the lady buys fewer hats and gowns, and the husband buys fewer cigars and drinks, or if they spend less time at fashionable resorts, which entail the expenditure of months of time and much money in preparation for social events.

"Compare the amount of money spent for American automobiles with the amount spent for the importation of millinery, laces and jewelry, and of wines, liquor, and tobacco, and other extravagances that occasion no comment. The sum spent for automobiles pales into insignificance. And this money goes for the most part to pay for highly skilled American labor."

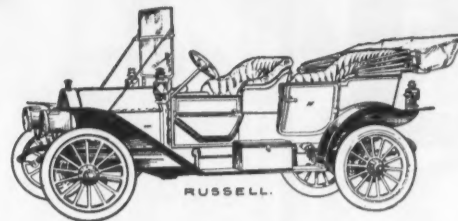
Mr. Thomas contends that no parallel exists between motor-cars and bicycles. He was a maker of bicycles for a number of years and "passed through the critical period of that business." Great benefits resulted to the health of people, but the bicycle had one great defect in not being "a social promoter." Every rider had to work his way in dusty and dirty conditions, and society with his fellows was impossible on the road. He says further:

"At its height there were two million horse vehicles made annually, and over 1,100,000 were for the trans-

Russell

Send for the Catalogue

**"Made up to a Standard
—Not down to a Price"**



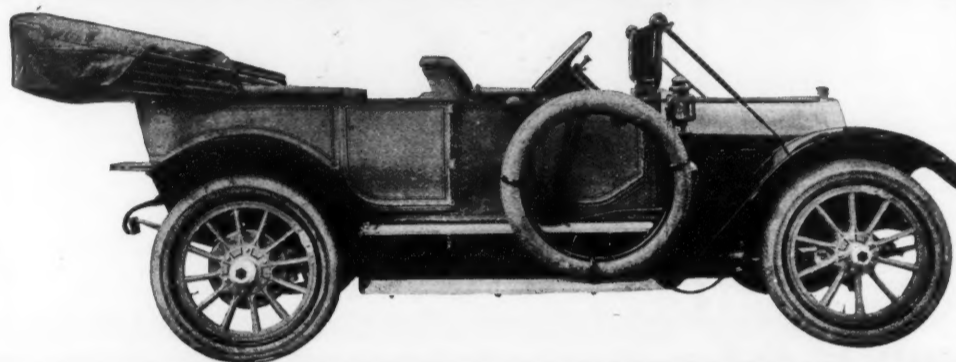
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All that you ever imagined possible in a motor car will be found in this popular and up-to-the-minute 1911 model. Its perfection is the result of long experience and the determination of its makers to build the most perfect car in existence.

While the "AUTOCRAT" is rated at 40 H. P. it actually develops 60, on

account of its long stroke motor design (cylinders measure 6 inches by 5 inches.)

Its four vibrationless cylinders give it a flexibility which is nothing short of wonderful, it being possible to drive

the car at any speed from 2 to 60 miles an hour—and then some. The "AUTOCRAT"

is a seven passenger car with straight line body and fore doors.

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a hill without the need of shifting gears."

An Appreciation of Henry James.

M^R. JAMES DOUGLAS writes a fine appreciation of Mr. Henry James's new collection of short stories, "The Finer Grain," in the London Star.

"The fundamental question the critic must ask about Mr. James is whether he could achieve his aims by means of a less subtle style. We must grant him the liberty to possess an ideal. We cannot dictate to him his imagination. That is his affair, not ours. We cannot order him to turn out Conan Doyle stories, or W. W. Jacobs stories, or Arnold Bennett stories. Having graciously permitted him to pursue his own ideal, we may, without gross impertinence, ask whether he could do so in a simpler fashion. Is his complexity

essential to his achievement? Well, I have read the five stories in "The Finer Grain," and for the life of me I cannot see how their imaginative effects could be got in any other way than the Jacobean way. It is all very well to tear one sentence out of the text and brandish it derisively as an outrage of obscurity. The point is that the obscurity does not exist when you take the whole story in one stride. The style lights up as you go along."


The Lute-Player.

He touched the strings; and lo, the strain—

As waters dimple to the rain—
Spontaneous rose and fell again.

In swaddling clothes or silence bound
His genius a soul had found,
And wakened it to light and sound.
—Father Tabb.

Christmas Neckwear



This illustration shows one of our wear resisting, hand loomed, silk woven ties. We show these ties with hose to match, in five different shot effects, Black shot white, Black shot cardinal, Black shot sky, Black shot myrtle, and Black shot violet.

These ties are appreciated by well dressed men because they express individuality, and are not duplicated in cheaper ties. Put up in neat boxes for gift purposes.

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The liner Balmoral Castle will be escorted by the Duke of Edinburgh from London to Sierra Leone and back to Cape Town. The royal party will leave Cape Town at sea, arriving at St. Helena on Boxing Day. The party will be at St. Helena on Boxing Day and at Las Palmas on the homeward voyage.

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Neck Wraps for men, in real Poplin\$1.50 ea.
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Two Piece Set, socks and tie to match\$1.00 Set
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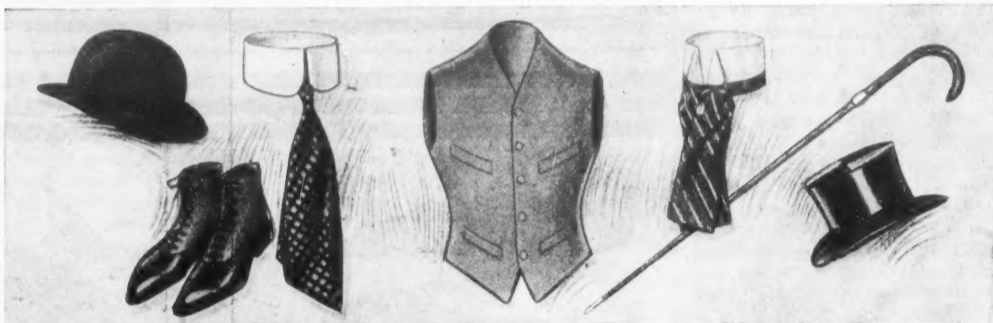
MEN'S WEAR

AMERICAN tailors and clothing manufacturers are no longer to ape English and French fashions for men, writes Frederick T. Frazer, editor of The Haberdasher. Somewhat of a crusade has been conducted during the past year in favor of a distinctive American standard, and there is no question about its success. The styles most recently brought from abroad are far from suited to their tastes. A few men have been willing to follow the slope-shouldered, wasp, waisted jacket to which the English are just now very partial, but such style could never become popular. Further, within the past year, also, American clothing manufacturers have introduced their goods into a score of European capitals and sec-

formal clothes, and the particular cut of a garment or the color of a cravat and shirt does not constitute an essential to dressing well. Indeed, most merchants carrying ready-made clothing have now but a sprinkling of double-breasted suits, because the new things such as this usually crop out just at the start of a season. It is the man who wants to wear the new thing a few months or a full season ahead of "the crowd," who is now wearing the double-breasted jacket. When it comes to clothes for formal occasions the rules of propriety are definite and precise. More than customary diversity is seen in the fabrics for this season's sack suit. A few men with strong English tastes are taking up the so-called "King's mourning cloths,"

cut your pants by ear and will not bother to use this implement; but if you insist upon inspection he'll make a pretence of scientific use of this instrument, whose real nature or purpose no human being knows, or ever will know.

What the tailor is thinking of as he begins to make chalk marks on a piece of blue paper, using this rule as a straight-edge, is the "joy-ride" he is going to have with Marie in his new auto that evening. It makes no difference to him whether the chalk slips or not, nor is it important how far along this or that angle he allows the straight or curved line to run. He knows they are not going to fit, anyhow; so why should he bother about it overmuch. The only hope you can possibly have, meantime, is



Some of the accessories of formal and informal day dress. The silk hat and Ascot tie are for formal occasions, the others for informal.

ondary cities, and found a brisk demand for them, so that American styles should be recognized throughout the world in the very near future.

Just to show their independence they are going to start out by indorsing double-breasted effects, for some years now entirely out of style. Exclusive tailors—those who, because of the social standing of their patrons, set the pace for the rest—are making the double-breasted packet in the medium form-fitting style, with short and broad lapels, shoulders of moderate breadth, slight inward curve to the waist, and generous fullness over the hips. There is no inclination as yet to revise the fancy lapels, pockets and cuffs so much seen two and three years ago, nor is there any departure in the cut of the trousers, unless it be the fad for shortness—four or five inches from the ground—which even many conservatives have adopted.

Now it must not be assumed that a man who wears a single-breasted jacket this autumn or winter is not correctly dressed. For informal wear, anything is "allowable," but

which are black with a spattering of white dots about the size of a pin-head. Blue serge is also much in evidence, particularly with plaid patterns, large but not conspicuous, in red and green. Such greys as are worn now are of the very lightest shades—quite summery in appearance—a queer idea for which there is no accounting. Then there are new shades of brown on the chocolate and bronze order.

THE close-front collar still maintains its extreme popularity. The newest models differ in that the curve to the lower front edges is larger than in past seasons, allowing more room for the cravat knot. This collar ought to be a quarter or a half inch longer than the shirt neckband—the sizes in both represent inches and a small metal buttoner carefully handled will prevent musing in adjusting, and will protect the buttonholes. Before putting on this style of collar one should take the inner bands by the ends between thumb and forefinger and bend the collar inward and downward. That will shape it so that the top will stay together. Then each end should be curled inward separately so that the outer fold will set back instead of projecting outward when the cravat is tied. The smaller the cravat knot the better this style of collar sets. It is a peculiar fact, but one frequently noted by observant persons, that a close-front collar well adjusted does more than anything else toward making a man look well dressed.

WHEN a tailor puts you on the measuring box, says Everybody's Magazine, with a man guarding the door so that you can't get away, and another making a book on the game, he reels off something like this, as he goes about you with his measuring tape: "13-2-11-16-8-4-18-11-46-Cee, you're beginning to get a front, ain't you?—6½-17-side and two hips, Jimmie—33½-36—Can you come in to-morrow or Friday?—19-6—House or a flat, did you say?—28—Custom of the house to have a deposit on all orders—16—What was that last, Jimmie, did I say? Oh, make it 23 in the middle—What did you say your name was, Mister?"

Now, nobody can make any combination of the foregoing figures which will spell anything like a decent pair of pants. But the tailor cares nothing whatever about the figures which he calls out to Jimmie, and indeed makes no reference to them in his later operations. He knows the pants won't fit, anyhow; so what's the use? If you watch him you will discover that he usually takes up some other man's measurements when he undertakes the laying out of that particular garment on which he puts your name.

Having selected from the mass of papers on his desk a set of figures which suits him, he goes behind his counter, yawns, looks in the glass, smooths down his hair, hunts for the place where he left his cigar, and at last picks up a thing which looks like a board rule, with a curve in the corner like a hockey stick. If you are not watching him he will probably

the one raised in your bosom when the tailor, from behind his counter, looks up and says, "Jimmie, why in the world didn't you mark the name on this gent's pants? Oh, well, never mind."

The tailor goes on, making several cute little pictures on the blue paper by aid of this curved thing, which has numbers scattered along it here and there. He draws in several isosceles triangles, converging at more or less the same point, but, not liking the looks of these, he rubs out some of the lines and tries over again. Then he forgets which ones he rubbed out. It makes no difference, anyhow. At last he stands off, critically gazes upon the pattern which he has been casting, makes a hit-or-miss crosswise dab with the chalk—which determines, wholly by chance, how long your pants are going to be—and smiles to himself.

WE are coming to more color in shirts and consequently to less in cravats. In the custom shirtings for autumn and in the ready-made shirts for next spring there are more solid-color grounds than for many seasons back. This is a reaction from the modest shirting we have had for the last two years. The coming of plain effects in cravats is thus foreshadowed, because there is never a time when both shirts and cravats are vivid. The smartest shirt is that having double cuffs and laundered without starch. A year ago it was liked best in plaited construction. This season the plain negligee is favored. The only time one wears a stiff-bosom shirt nowadays is with the swallowtail, and even in formal evening dress it is being displaced by the finely tucked white shirt.

As for cravats, some very outspoken reds are in evidence, owing, undoubtedly, to the Chanticleer craze. Then, too, Persians have recently come very prominently to the front.

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This is the best Winter Show in Canada of Horses, Cattle, Sheep, Hogs, and nearly 5,000 entries this year of Poultry.

City people should not neglect the opportunity of visiting this show and also the Ontario Agricultural College Buildings and Grounds, which, under Prof. Creelman, are doing such good work.

The Grand Trunk is the way to go and trains leave Toronto at 7 and 8.30 a.m., 1.00, 3.40, 4.15 and 7.00 p.m., returning at convenient hours. \$1.45 is the Special Round Trip rate from Toronto.

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Secure tickets at Grand Trunk City Ticket Office, north-west corner King and Yonge Streets. Phone Main 4230.

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And you are one of them—you like to feel that no one is wearing better linen than you. Nor will they if your shirt and collar bear this mark:

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will become permanent
unless you take steps to
correct it. The

REBORN SHOULDER BRACE

Is a scientifically con-
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rosy cheeks and
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The Toronto Brewing &
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Quaint Bible Errors.

BESIDES the "Breeches Bible," there are other issues renowned for curious misprints. There is the "Place-Makers' Bible," so called from "Blessed are the place-makers" (Matt 1: 9). This extraordinary misprint occurred in the second edition of the Geneva Bible, published at Geneva in folio in 1561-2. The mistake was corrected, and never occurred again.

Again, there is the "Vinegar Bible," containing "The Parable of the Vinegar," instead of "The Parable of the Vineyard," which appears in the chapter heading to Luke xx., in an Oxford edition of the authorized version which was published in 1717. The book was published in imperial folio, and is said to be the most sumptuous of all the Oxford Bibles. The printing is very beautiful, and some of the copies were printed on vellum, but unfortunately the proofs were carelessly read, and the book referred to was called "a basketful of printers' errors," a circumstance that now causes it to be prized as a curiosity.

"The Wicked Bible" is the queer name that has been given to an edition of the authorized Bible, printed in London by Robert Barker and Martin Lucas in 1631. In this the negative was left out of the Seventh Commandment, and William Kilburne, writing in 1639, says that, owing to the zeal of Dr. Ussher, the printers were fined two thousand pounds sterling. In Laud's published works there is a copy of the king's letter directing that the printers be fined three thousand pounds, but another authority asserts that the real fine was one of fifteen hundred pounds, inflicted by the archbishop, "to be expended on a fount of Greek type." Only four copies of this scarce Bible are now known, as the edition was destroyed, and all the copies called in as soon as the mistake was discovered. There exists a German Bible containing the same mistake.

Another of the curious Bibles is the "Persecuting Printer's" Bible, containing the phrase, "Printers have persecuted me without cause" (Psalms, cxix: 161). The substitution of the word "printers" for "princes" is responsible for the giving of this name to this Bible.

All we know of this edition is stated by Stevens in his catalogue of the Caxton Exhibition of Bibles. This authority tells us that these words were put into a Bible printed before 1702.

There is also the "Ears to Ear" Bible, in which occurs the expression "Whoso hath ears to ear, let him hear" (Matthew xii: 43). This adaptation to Cockney usage is found in an octavo Bible published by the Oxford Press in 1810.

Among the curious Bibles may be mentioned the "Standing Fishes" Bible, containing the phrase, "And it shall come to pass that the fishes shall stand upon it," etc. (Ezekiel xlvii: 10). The word "fishes" is used for "fishers" in a quarto Bible printed by the king's printer in London, in 1806, and reprinted in a quarto edition of 1813, as well as in an octavo edition of 1823.

Lady Godiva and Mr. Loeb.

THE debarkation next week of Miss Bessie Abbott, who comes back to us with her own opera company to produce Mascagni's new opera "Ysobel" under the composer's own baton, is an event of interest in many ways. Having fairly extorted recognition of her great gifts as displayed in her concerts, Miss Abbott became a member of the Metropolitan Opera company, later went abroad, and now, like a feminine Yankee Doodle, comes back to town, riding on a pony at the head of her own company, with several feathers in her cap besides the sheaf of macaroni, a phrase which may be used without derogation to indicate the forthcoming production of Mascagni's new piece, whose action is based upon the story of Lady Godiva, who rode through the ancient town of Coventry, in the eleventh century, clothed only in her innocence and her long, golden hair, in order to relieve the people from taxation which had become burdensome. The story is familiar enough, of that stern lord who exacted this great sacrifice from his gentler-hearted lady; Mascagni has made Ysobel, his heroine, the daughter of the Earl of Chester, instead of Lady Godiva, whose famous progress Tennyson celebrated in his poem.

At the very beginning of her American tour, at her very entrance into her country, Miss Abbott will have a distinct advantage over artists who may be halted at the water gate by the vigilant Collector Loeb and compelled to pay a duty upon their costumes. Mme. Bernhardt wears a great quantity of clothes; Miss Mary Garden wears no less than seven veils (at least, part of the time) and Miss Ellen Terry has, professionally, countless garments ranging from Rosalind's doublet and boots to the

advocate's robe of Portia. But Miss Bessie Abbott, if she arrive clad only in that glittering garment of purity which blinded the eyes of the ungenerous churl who hid behind the shutters of his house—surely she should ride in free as air, and all the inspectors should be ordered off the pier and the Collector bury himself in his private office and pull down every blind in the Custom House.

Only by some such sacrifice can the people be freed from the imposts under which they groan.—New York Evening Sun.

What I Don't Want.

I DON'T want a set of triplets. Not that I do not love children, but because I received a pair of twins last Christmas. One was a girl, and the other was a girl. That made two girls. And before that I had one girl. That makes three girls—three of the sweetest, prettiest girls I ever saw in my life.

If I should receive triplets this Christmas, and they should be girls, that would make six girls, and while I love girls, I don't want the girl business overdone. I have to draw the line at triplets for this Christmas.

I don't want that old stork to get the habit. One girl was all right, and last Christmas two girls were all right, but if he should bring me three girls this Christmas, and I pretended to be pleased, there might be no stopping him. It would be four girls next Christmas, and five girls the next Christmas, and six girls the next Christmas, and seven—No! No triplets this Christmas!

That is the worst of this Santa Claus business. He starts by giving a present, and the next Christmas he has to give something a little better, and the next Christmas something a little better, and as those twins are just about as good as anything could be, the only way he can better his gift is by increasing it. But I don't want him to get into an arithmetical progression habit.

But if it is too late, and he has the habit already, I want him to skip this Christmas. I am willing to get along with no present at all, or a polka-dot necktie, or a pair of boy's size suspenders. I'll accept a couple of dog-lets or catlets, or a bracelet, or an emerald doublet, or amulets, or violets, or epaulettes (though I don't know what I would do with them) or any kind of -lets, but I don't want triplets.—Ellis Parker Butler.

The Camel's Prejudices.

A PECULIARITY of the camel is his dislikes—likes he has none, save for the mimosa thorn and, perhaps, for dying. He hates red, and when, years ago, some genius of the British army equipped the squadrons of the camel corps with bright crimson saddles, the animals so resented the outrage that numbers of

them gave up the ghost in pure disgust.

The camel always, of course, hates man, and sometimes displays his vindictiveness in no uncertain manner. A dignified and elderly British officer has been seen to foot it all round the camp in blue silk pajamas, with one slipper and a shaving-brush, closely pursued by his own animal, with its long neck stretched to the utmost and its savage mouth much too near that sleeping-suit to be pleasant. At length a fatigue party was summoned, who, with telegraph-poles, young

trees, railway ties, and such cajoleries prevailed upon the beast to desist.

As a mount the camel is said to possess distinct advantages. His gait is comfortable when one has learned to ride him, and for really long journeys, which must perforce be made at a slow pace, he is much less tiring than a horse. Besides, he carries with him all manner of things the rider is likely to need en route—cannas buckets of water, in which bottles stand to cool, a writing-desk (not necessarily of the office type but still an efficient substitution) a luncheon

basket, rifles, telescopes, a mountain gun, if required, and other needful articles.

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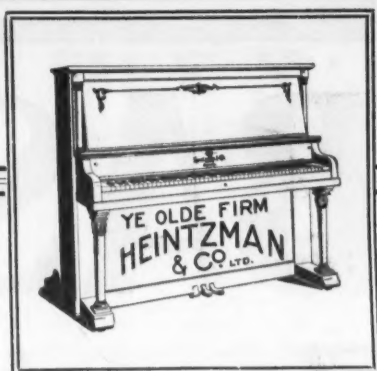
The Toronto Railway Company has to thank the citizens for their co-operation with conductors in the inauguration of the Pay-As-You-Enter System. Most of the passengers had their fares ready as they boarded the P.A.Y.E. cars; those who had not were asked to stand aside until the others passed in. It is expected that in a few days every one will realize the advantages of securing tickets at a time when traffic is light, in order not to delay fellow-citizens at the busy hours.

Sunday's experience prompts the Company to offer the following suggestions to passengers:

- 1—Have your ticket torn off before reaching the fare box.
- 2—When two or more persons are boarding the car, one of them paying for the others, it is advisable for the tickets to be distributed among the party before getting on; or for the leader to mention the number in the party for whom fares are to be paid; or for the person paying the fares to thus advise the conductor, so that no mistakes or delays may occur.
- 3—Transfers are to be handed to the conductor, not dropped in the fare box.
- 4—As conductors have to scrutinize each transfer before the person presenting it passes into the car, the transfers themselves should not be crumpled or folded up when handed to the conductor. Otherwise passengers will be asked to stand aside till this is done, in order not to delay others.
- 5—Passengers requiring a transfer should ask for it as they are dropping fares in box, and not wait until they are passing the conductor.

These are hints offered with a view to making it easier for the conductor to perform his duties, and to prevent passengers delaying each other.

JAMES GUNN,
Superintendent, Toronto Railway Company.



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The Profitable Duck.

WHEN the waiter removes the silver cover from the tray and displays to your eyes the steaming roast duck at some fashionable restaurant, you little think of the tax you are paying to some Long Island duck-producer, neither do you realize the profit there is in producing Long Island ducklings for market. During the past twelve months two producers made \$75,000 between them in raising ducklings for consumption in New York and in the other large cities. Enormous profits were realized by all duck-growers during the last season, which is conceded to have been the most profitable on record.

Owing to a partial failure of the duck crop in the West during the past two years, the cities in the Middle West have been opened to the Long Island farmer. There has been a call for ducklings from nearly every section as far west as Chicago, and with the increase in the demand the prices have advanced to the highest point ever known. The season is now over and the producers are counting their profits. The crop, to begin with, was the largest ever produced by Long Island, and, with record prices, the producers are facing the most successful year they can remember. Long Island ducklings sold at 19 cents a pound in a wholesale way in New York, but the demand was so strong and the supply so rapidly disappearing that the producers a few weeks ago set their prices at 20 cents—any they got it. Some of the largest producers marketed 80,000 ducks this season, averaging five pounds apiece. These birds netted their owners a profit of at least 45 cents apiece, as it is estimated by those in a position to know, that it costs about 45 cents to "build" a five-pound duck, as they express the process in technical language. On an output of 80,000 ducks the profit to the producer was \$36,000 for one year's work. Some made even more than this. About forty growers operated on a smaller scale and raised from 10,000 to 25,000 ducks each.

The immense profits in Long Island duck-raising will undoubtedly cause

the number of producers to increase greatly during the next year. This is indicated by the already strong demand for breeders for the coming season. As it requires only ten to twelve weeks to raise the duckling from the shell ready for the table, there is an opportunity in this industry for quick profits. Feed is high, but the improved methods introduced of late years into duck culture have reduced the cost. Some growers do not use the most approved methods in regard to feed, as they apply a fish diet until the ducks enter the killing pens. They ought to be on a meal and bran feed for at least two weeks previously, as it is necessary to eliminate the fishy flavor.

A great many ducks were put into cold storage during the shipping season, as some poultry operators thought that the market would advance after the "crop" had been moved. There is every indication that it will, and the owners of this storage stock may reap splendid profits. One poultry receiver in Chicago is credited with holding nearly half a million pounds to await a higher market. So, taking it all in all, the "ugly duckling" of the Long Island barnyard is no insignificant factor in the wealth of some of the citizens of Nassau County, New York.

Chloroforming Flowers.

THE modern horticulturist is forced to multiply the production of flowers to satisfy the market demands. The anesthesia of plants is a recent discovery which largely aids him in this endeavor. Dr. Johannsen, of Copenhagen, has found by his experiments that chloroform and ether have an excellent effect upon vegetable growth, and that plants subjected to the action of either chloroform or ether grow much faster than when in their normal state. This discovery has been applied to lilacs, azaleas, lilies, and different bulbs whose blooms have been of wonderful beauty.

In France lilies are cultivated by anesthesia on a large scale. The forcing method is simple. When the plants are in perfect condition (es-

pecially their roots) they are put in a tightly closing tin box. Into the cover of the box, before the box is closed, is fitted a little vessel in which chloroform or ether is poured. Then the box is hermetically sealed, and watched so that the temperature never falls below 17 degrees Centigrade. As the vapor of the anesthetic is heavier than the air, it falls to the bottom of the box and impregnates the roots. The plants are imprisoned in the closed box for forty-eight hours, then they are released and exposed gradually and moderately to the light. They begin to evince their vitality at once; their buds open, their leaves unfold and, much sooner than in cases where the plants are not so treated, their flowers appear.

This system is a great time-saver. Lilies that have been chloroformed have blossomed fifteen days after they came from the box. Azaleas that were taken from the chloroform on February 25th blossomed on March 5th.

Ether is most serviceable in the case of lilies; azaleas are at their best when treated with chloroform. But the amateur gardener, like all who use chloroform or ether, must take precautions. Both anesthetics are volatile and very inflammable.

The Elusive Vacuum.

THE space above the mercury in a thermometer is not a perfect vacuum; there is not infrequently a small amount of air left in such space, and there is always an atmosphere of the vapor of mercury. It is perhaps impossible to procure a vacuum. It is most likely that, even if a real vacuum could be obtained for an instant, air or other vapor would at once begin to be disseminated from the sides of the vessel in which it was made, and it would thus instantly cease to exist. High authority has denied the possibility of a vacuum. If a vacuum could be effected, the sides of the vessel would probably be pressed into contact.

Flattery will open a purse but it won't pay a bill.

Allclubbersons

A Timely Notice To Employers

A box of good Cigars is undoubtedly one of the most appreciated holiday gifts which an employer can give an employee who smokes. It has come to be recognized as a gift of standard value and excellence. The approaching festive season will find us well prepared to serve your requirements in this respect. Our stock of all the leading brands is very large. We respectfully solicit an opportunity of quoting prices where quantities of Cigars are wanted. Our facilities for buying are such that we can make it a decided advantage for you to buy your Christmas Cigars from us.

3 STORES
IN TOWN

Allclubbersons
5 King West at Yonge
262 Yonge above Trinity Sq
445 Yonge at College

TEACHER'S

The highest virtue that can be claimed for a beverage is PURITY. Of Scotch Whisky Brands there are few that can, with so much justification, claim absolute purity as can TEACHER'S. Matured in wood, and mellowed by age.

Geo. J. Foy, Limited, Toronto, Can.
Ottawa Wine Vault Co., Ottawa, Can.
AND RETAILED IN TORONTO BY
THE WM. MARA CO.

Electric Flat Iron

AN APPROPRIATE GIFT FOR A MATRON

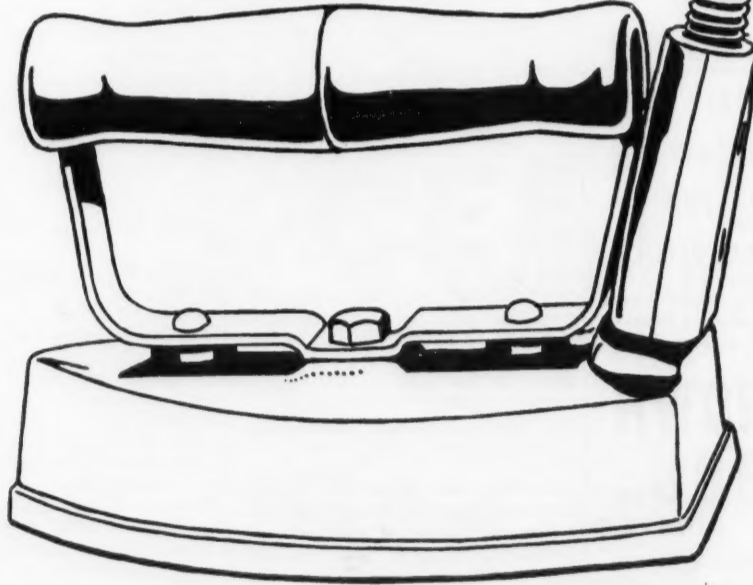
AN Electric Iron is considered indispensable and means much more than a splendid laundry utensil. It is a convenient iron for pressing and special ironing in various parts of the house or on the porch, and is invaluable for the purpose of laundering delicate fabrics. It soon pays for itself outside of the laundry. Electricity has made the sad iron the "Glad Iron."

PURCHASE PRICE, \$6.00

Cost of operation during time of ironing, 2 to 3 cents per hour.
Use TORONTO ELECTRIC LIGHT COMPANY Service.

Phone Main 3975

Go to the Electric Shop - 12 Adelaide Street East
for your Christmas Gifts.



A Christmas suggestion worth while:

Subscribe in the name of a dear friend to "The Paper Worth While."

You read Saturday Night and enjoy it. Why not pass on a good thing to a friend as a Christmas remembrance?

Every week for fifty-two weeks the friend, the brother, sister or father, will have cause to recollect that you thought of them at Christmas time.

Three dollars and a brief note to us does the trick if the loved one lives within the British Empire. If outside it, add another \$1.50.

Toronto Saturday Night,
Adelaide Street, Toronto.

FINANCIAL SATURDAY NIGHT.

32 PAGES

PAGES 17 TO 24

VOL. 24, No. 8.

Printed and Published by
Saturday Night, Limited, Toronto.

TORONTO, CANADA, DECEMBER 3, 1910.

TERMS—Single Copies, 10c.
Per Annum (in advance), \$3.

Whole No. 1200

Financial Comment

IT was a certainty that the Porcupine fakir would arrive some time before the end of 1911 and try to get his work in on the crop of innocents. That he would arrive this year was doubted, it being hardly thought that the situation was ripe. Yet here we have him knocking at our doors. The vanguard is trumpeting its arrival in the advertising columns of the newspapers, and no doubt soon will be heard the sound all over the land.

Uncertainty has been a characteristic of the Porcupine country up to date, but it is not the uncertainty as to whether there was anything there or not. Rather is it the uncertainty of how big it may be. That there is gold in profusion is sufficiently evident, but the extent to which it may be profitably worked has yet to be shown. Had Canada not already passed through several mining booms, in some of which gold mining—or rather gold mining claims—was the prominent factor, and had not these mines or claims almost invariably turned out unremunerative, Porcupine would not have been, to most of us, the uncertainty it is. We would have long since lost our heads over it and indulged in a wild revelry of speculation. We would have been quite certain.

The new gold mining area, however, is good enough to have attracted the attention of a number of famous and experienced engineers, who, after looking it over, bestowed praise. Praise from them, although of the mildest form, is more significant than a hallelujah chorus from the brazen throats of the promoter. It remains for the latter to announce to the world that Porcupine is the greatest mining field—or will be the greatest mining field—the world has ever seen. The Rand simply isn't in it. Did you ever ponder over the meaning of the word billion? Well, I have forgotten how much gold the Rand has produced, but it is in the billions—perhaps a billion and a half—and I think it has paid well up to three hundred million dollars in dividends. That is, it has paid out in profits about twelve times as much as Cobalt, and Cobalt, as the world knows, has been, and still is, a wonder, both as a remunerative silver producer and a golden opportunity for the wild catter. The mines of the Rand stretch out across the country for about thirty-six miles, and they go down into the bowels of the earth over half a mile, some of them being 4,500 feet deep. At Porcupine, so far as we know, the Dome, the Timmins, the Armstrong-McGibbon and the Rea have good showings—in fact, they have more than good showings—and on the strength of these the rosters' band is beginning to play wild tunes of destiny. I don't know whether any shafts have penetrated one hundred feet downwards as yet. When they have been sunk one thousand feet and are still in pay dirt they will only be one-quarter as deep as those on the Rand.

The four properties mentioned are all in one township. Of course, they don't occupy the whole township, and there is no question that there will be other properties of value, both within and without that township. But you may pretty nearly make up your mind that the great bulk of the things which in the near future reach the advertising columns of the newspapers will not be the proven producers. Strong interests are now engaged in cornering as much of the fancy territory as they can lay their hands on, and they will generally pay more for it than the cheap skate mining promoter. The game of the latter is to get hold of something in the Porcupine—it doesn't matter much where or what. He may pay for it and he may not. It may be near the best properties and it may be miles away, but whether near or far the odds are against it having anything of value on it. Even if it has some merit, the odds are against the development being properly carried on. Of course, the promoter will promise all sorts of things. What the public should remember is that for every time promises of this nature have been fulfilled, they have been broken one thousand times.

Readers of these columns are warned once more against these unprincipled schemes. Enough is now known of Porcupine to lead one to expect some very good results in the near future. All this helps to develop the country. Real men are going in there and spending their own real money and taking the risk themselves for the profits they hope to reap. This is just as it should be. We take off our hats to them. But the cheap fakir, who is even now nosing round to pick up a "bit of territory" in the hope of riding into a fortune on the confidence created by the success attending the efforts of others, he ought—well, he ought to have the hide taken off him. But he won't. He will take the hide off you. Surely the man with enough sense to save up a little money should have enough sense to take his time over getting rich. It's the hurry we all get in that makes the scheme of the wild catter so alluring and gives him his hold over us. Recall that old and true adage, "The more hurry the less speed."



ONE hundred years of peace between the United States and Great Britain should have been sufficient to wipe out any animosities between the two great countries which once faced each other in battle array on land and sea to the benefit of neither and the disadvantage of both. Judging from the columns of some of Canada's dailies and weeklies the wars are still on, however. Valorous writers, on both sides of the boundary, are busying themselves in the interests of the anti reciprocity cause, and if their aim is to be judged by their process of reasoning and the character of their campaign, it is not one to commend itself to those having the permanent interests of the two countries at heart. Some of these articles breathe animosities which are altogether out of harmony with the growing spirit of the age. The hundred years of peace seems to have passed the agitators of both nationalities by, and one could almost wish that they could be banished to other lands, there to work off their spleen upon each other. In truth, however, their warfare is more injurious to their own country than to that at which it seems to be aimed. Their whole object is to maintain tariff barriers to keep out competition. Boiled down, it is to keep the markets as narrow as possible in order that customers may be compelled to purchase from them. In the United States, the high tariff and the anti reciprocity man is working to prevent the Canadian from offering goods to his customers at a low-

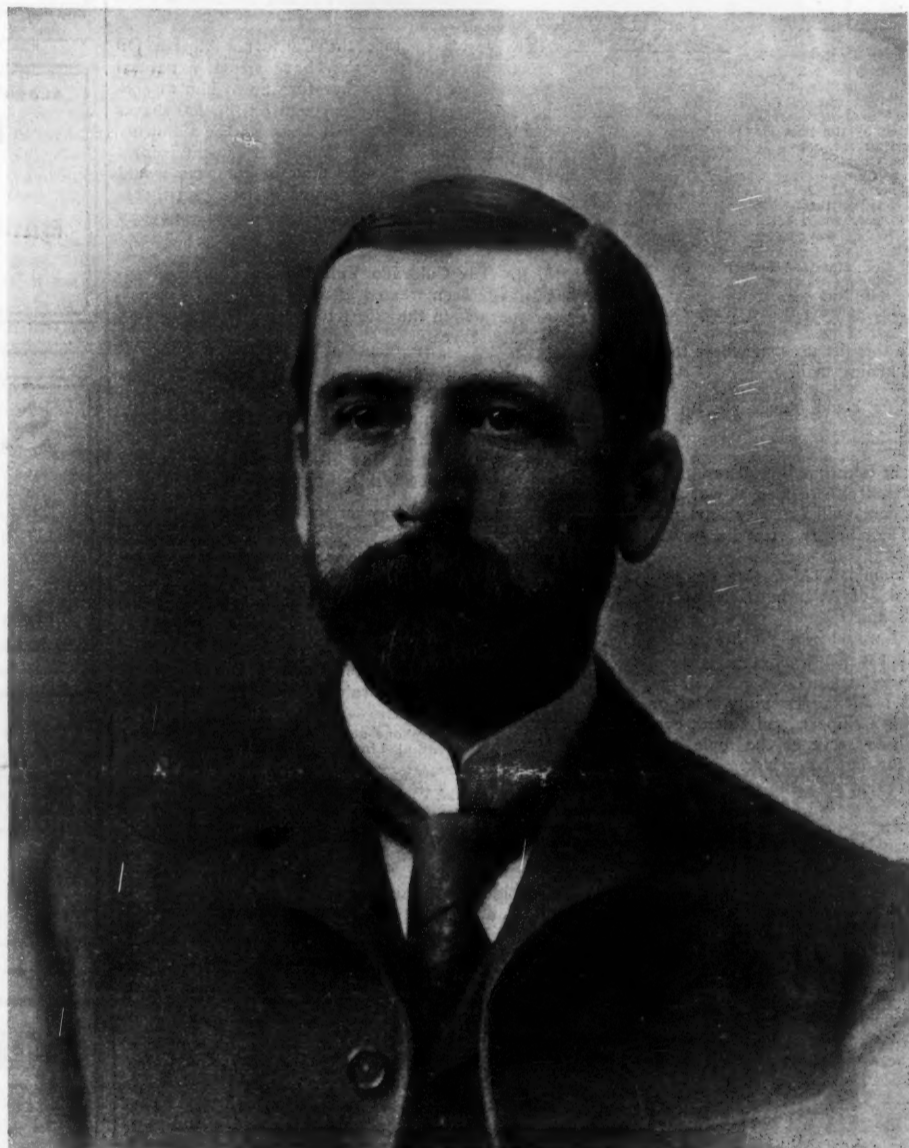
er price than the customer is now able to purchase from him; in Canada, the object is to prevent the American producer from offering goods at a lower price than the Canadian consumer can now purchase them at. It is simply the tyranny of the age in its modern form, and from it can only come the disadvantages which have ever accompanied tyrannies. Time, however, fights against it. Its day is nearly run.

It was rather incongruous that the birth of the Canadian navy should have taken place contemporaneously with the celebration of the hundred years of peace. Sensible foreigners, however, will understand that political exigencies and national developments bring about events which, though they may have the form of menace, are not the outcome of feelings of antagonism. As proof thereof is the fact that the same Canadian Government which caused the birth of the Canadian navy is the Government which, notwithstanding any opposition which is

ONE cannot without considerable space attempt to deal with the many columns of matter which have recently been turned out in the interests of anti reciprocity. Nor is it necessary so to do—most of it was probably not read by the public, anyway. One Don Quixote, however, seemed to be quite worried over the question of the revenues of the country. Try as he might, he simply couldn't see how Canada was going to make up her revenue if there was to be reciprocity in certain products. He gave a list of these products, and said that reciprocity in them would mean a loss of over five million dollars per year. Just think of it! Five million dollars per year to be made up—and Canada's revenue in 1910, alone, was approximately twelve million dollars more than it was the previous year. However, the five million dollars, as he rightly remarked, is one-sixth the total revenue from imports from the United States and is worth saving. By the way, do you remember what the same interests said

first year in which the full effect of this was experienced was in 1899. The average tariff that year became 26.6 per cent., and the revenue instead of being six millions, as under the 30.6 per cent. tariff, immediately became seven millions. The preference was increased to 33.13 per cent., the average tariff fell and the revenue increased still more. The average tariff then touched the low point, at 23.3 per cent., the revenue being then almost ten millions. Since that time, although the actual tariff has remained about the same, the average tariff on the tariff-paying imports from the United Kingdom increased to 25 per cent. At this rate it is still one-sixth below what it was when the revenue reached the low point. Yet the revenue is to-day not six million, but eighteen million.

As for customs revenue from goods imported from the United States, the same story is shown. From 1890 to 1895 the revenue held steady or declined to, say, seven millions, under a tariff of about 26.6 per cent. At 26.1 per cent., it increased over one million; and when the tariff fell to 25 per cent., the revenue became thirteen million. The average tariff on dutiable goods imported from the United States is now 24.8 per cent., and the revenue is no less than twenty nine million.



George H. Perley.

OTTAWA MILLIONAIRES: GEORGE H. PERLEY, M.P.

Mr. Perley was a lumberman before he was a politician. He is now Chief Whip of the Conservative party in the Dominion House, a political lioner in lumber, and the Perley picnic at Argenteuil are events in local history.

being offered, is making a record for itself in the direction of peace. Commerce is the great civilizer, and international commerce is the great peacemaker. There is nothing to fight about any more save trade, and nations which meet each other in this matter cannot well fight. The crime of keeping them apart is one not lightly to be assumed. Those who do so should at least have a higher motive than diverting dollars and cents from the public and dropping them into their own money bags through the coercing agency of a tariff.

It has been suggested that the question of a Canadian navy should be left to a plebiscite of the Canadian people—and, of course, this is only in harmony with the theory of self government, which we all think we espouse. But why, when advocating this course in connection with the Canadian navy, should the other great question have been forgotten? Why was it not also suggested that the question of reciprocity, after the general understanding had been reached between the two Governments, should be submitted to the popular vote? We have a right to vote on both questions. The anti reciprocity advocates claim the country is with them. I fail to understand the argument, because surely if they believe what they say they would not be engaged in the campaign they are now carrying on at a very considerable cost to themselves. Were they sincere, why should subscriptions have been canvassed and newspapers purchased to carry on their campaign? One might go even further and ask why, if the people were really against reciprocity, it should be necessary to continue the present anti-reciprocity laws? If people do not want to trade with each other it is only waste time to pass laws to prevent them trading with each other; and if they do want to trade with each other, it surely is not the part of modern government to prevent them doing so. If the anti reciprocity interests really believe that the people are with them, let them demonstrate their belief by granting freedom in markets. But if they won't do this, let them at least join with us in asking that the question be submitted to the people on the same ballot papers as the navy question. I think you will find that they won't even do that.

back there fifteen years ago, or so, and at various times since, when they feared the tariff was about to be lowered? They not only worried over the tariff, but they said they would be compelled to close up their shops and that Canadian industry was doomed. But we see their chimneys spouting high volatile smoke as industriously as ever. There are more chimneys by far than there used to be. Also, there are more figures in the paid up capital of their companies—more figures, it is sometimes unkindly said, than cash investment. And at the same time, we haven't been having any trouble over our revenues.

It may seem strange, after one has read their literature and has turned to the facts, to find that the Hon. W. S. Fielding, the Minister of Finance of this Dominion, doesn't appear to see any connection between reduced tariffs and loss of revenue. Fielding it was who gave the 25 per cent. preference to Great Britain. Fielding it was who increased the preference to 33.13 per cent., and Fielding it was who revised the level of the general tariff downwards, and is now talking reciprocity. And, mind you, it was Fielding, and not the opponent of lower tariffs, who was responsible for providing the revenues for the country. It wasn't the place of the high tariffite to worry over the matter. And as for Fielding, he knew that if he put the tariff as high as his opponents would have it, foreign goods would be kept out of the country altogether and there would be no customs receipts. So, as I said, he lowered the tariff. And as he lowered it, the revenue increased. In the light of these facts, he has reason for entering into certain negotiations with the United States for still lower tariffs along certain lines which shall be agreeable and profitable to both countries, although it may compel many producers on both sides to lower their prices. Yet again we have the high tariff people asking how we are going to raise the revenue.

For answer, read the following and don't forget it:

Beginning with 1890, customs receipts in Canada, on imports from the United Kingdom, decreased year by year under a tariff ranging from 28.8 per cent. to 30.6 per cent. They reached their lowest point just previous to the introduction of the 25 per cent. preference. The

WOULDN'T Mr. Fielding have had his troubles had he not had a grasp of principles and known that lower tariffs—up to a certain point, at any rate—meant increased revenues.

It may be well for you to take this lesson away in tabloid form, therefore I submit the following as copied from the official records kept by the different political parties in power during the period covered. It is your answer to any more of these half-baked articles and speeches in which you are supposed to be transfixed with the danger to the public revenues which a lower tariff would threaten.

Year.	From United Kingdom.		From United States.	
	Duty collected.	%	Duty collected.	%
1890	\$9,577,000	28.8	\$8,127,000	26.6
1891	9,114,000	28.9	7,735,000	25.9
1892	9,074,000	29.4	7,814,000	26.4
1893	9,498,000	29.8	7,636,000	26.7
1894	8,245,000	29.9	6,961,000	26.9
1895	7,006,000	30.0	6,897,000	26.7
Liberals came into power.				
1896	7,358,000	30.2	7,767,000	26.6
1897	6,205,000	30.6	8,147,000	26.7
25 per cent. preferential introduced.				
1898	6,649,000	29.4	9,941,000	26.1
1899	7,328,000	26.6	11,713,000	26.3
33 1/3 per cent. preferential introduced.				
1900	8,074,000	25.6	13,491,000	25.0
1901	7,845,000	24.7	13,311,000	24.8
1902	8,424,000	24.0	15,155,000	25.1
1903	9,841,000	23.3	17,069,000	24.9
1904	10,838,017	24.1	19,574,000	25.2
1905	11,171,000	24.7	20,580,000	26.1
1906	12,944,000	24.6	22,187,000	24.7
1907	11,823,000	24.2	19,084,000	24.1
General tariff revision.				
1908	17,265,000	24.2	27,132,000	24.5
1909	13,449,000	25.7	22,526,000	24.8
1910	18,032,000	25.1	29,515,000	24.8



ONE hardly knows whether to speak of the recent troubles in Mexico and Brazil as a warning to Canadian investors to keep their money at home or as an encouragement to send it abroad. Certainly the trouble looked threatening, in both instances, for a while. At this distance, reliable news was hard to obtain. Opportunities for misrepresentation in both directions were many and the Canadian investor knew not what to do. It might be that sensational accounts were being sent out for the purpose of bearing the price of the stocks of the various companies doing business there and financed mainly by Canadian, European or American capital. On the other hand, it might be that the worst was being suppressed to give interested persons a chance to unload their stock upon a befuddled public. On the whole, surprisingly few shares of the various stocks changed hands and the declines in price were not even as great as those which come to our own Canadian stocks in our home-made panics. So, while it is perfectly true that there were troubles and a scare which might have developed into considerable proportions, those in authority in both countries demonstrated their ability to deal with the situation. This inspires confidence abroad, although the uncertainty which has been felt during the week will not unlikely cause many to dispose of their holdings. These foreign investments have been inveighed against from time to time, by those whose grip on economics is not very steady, as being detrimental to Canadian progress. It may not sound very patriotic to those to whom patriotism is mainly sound, but it is very true, nevertheless, that the prime object in investing money is not to assist one's country but to assist one's self. Canadians put their money into these southern investments to help themselves and they undoubtedly did help themselves. Much of the profits have since been re-invested in Canada, but that was incidental. The point for the Canadian to ponder over is whether the profits of the future are likely to be as great as those of the past and whether they are worth the chances.

Economist

Attachment Against Marble Co.

Charles Austin Bates, with his Colorado-Yule Marble Company—the frothy concern that promised to pay 30 per cent. to shareholders—is in trouble already, of a financial nature. Although the word artist who has been throwing himself in describing assets and possible earnings has estimated the value of the marble quarry to be about \$2,800,000,000, it may be said that an attachment for the sum of \$15,613 has been just served against the company. Deputy-Sheriff Goss, in New York City, served the attachment on the Colonial Trust Co., of New York. Possibly this will dampen the enthusiasm of the optimistic gentleman who estimates that this company has over \$1,400,000 profits in sight.

The Royal Bank has increased its annual dividend to the rate of twelve per cent. per annum.

Poor crops have materially affected the current earnings of the "Soo" Railway.

SMALL INVESTORS

We offer a limited amount of the First Mortgage Gold Bonds of one of the most successful corporations in Canada. The earnings of the corporation are excellent, and the mortgage amply protects the investor in the bonds.

These securities are in \$100, \$200 and \$500 denominations and therefore may be purchased by small investors.

Full particulars and price will be gladly sent upon request.

Æmilius Jarvis & Co.

(MEMBERS TORONTO STOCK EXCHANGE)
JARVIS BLDG., . . . TORONTO

THE "ROYAL"

is this year dividing in cash more than \$4,000,000.00

among the Policyholders of the LIFE DEPARTMENT. The same rate of profit has been paid for the past 48 years.

ROYAL INSURANCE COMPANY, LIMITED
of Liverpool, Eng. Est. 1845
Ontario Branch, 27 Wellington St. E., Toronto

Chief Office for Canada, Toronto.
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IRISH & MAULSON, LIMITED,
Chief Toronto Agents.

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Investment Broker

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BANK OTTAWA BUILDING
Montreal

NEWMAN AND GLADMAN

Architects - 1125 Broadway, New York
specialists in the design and construction of HIGH OFFICE BUILDINGS, BANKS, HOTELS, APARTMENT HOUSES, COLLEGE and SCHOOL BUILDINGS.

FRANK EATON NEWMAN
CYRIL REVETT A. GLADMAN

New the Third City in Canada

WINNIPEG

(MANITOBA)
The Supply City of Western Canada

Offers greater combined advantages to manufacturers and capitalists than any city in Canada. The remarkable development of this great central market is creating an unprecedented demand for home industries.

Winnipeg Wants These Manufacturers

and offers cheap power, cheap sites, low taxation, varied raw materials, the best of labor conditions, unexcelled railway facilities, and the earnest support of a community that recognizes the importance of its industries. Over a billion dollars produced by the farms of Western Canada in the past five years, and this with only eight per cent. of the available land under cultivation. Consider what this development makes possible for the Western manufacturer.

Your Opportunity

Get Close to This Market

Special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies' ready-to-wear goods, food stuffs, starch factory, boots and shoes, felt wear, metal goods, wire nail factory, hardware specialties, flax and jute works, beet sugar factory, elevator machinery, electrical fixtures and appliances of all kinds, automobiles and commercial motor carriages, home and office furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges, furnaces and heating plants, and twenty-five other smaller lines.

Special reports prepared and mailed free of charge on the manufacturing possibilities of any of these lines of industries, by addressing CHAS. F. ROLAND, Commissioner of Industries, Winnipeg, Canada.

GOLD AND DROSS



THOSE lean-visaged promoters of predatory companies which are incorporated largely for the purpose of raking in the money of the ignorant have an active enemy in New York in the shape of The Financial World. In every issue that publication draws the attention of its subscribers to flotations which it deems questionable, and in its paragraph references to gentlemen with purple pasts, it does not hesitate to call a spade by its short name.

Here are some of the companies and individuals mentioned in the Financial World recently:

Calaveras Copper Company, the shares spoken of as having no speculative merit.

James Morgan & Co., who shares an office with others at No. 68 Wall Street, and who guarantees a rise of 25 points in the price of Wilkes-Barre Coal Co. shares. Incidentally no one seems to know anything about this company.

The Sterling Debenture Corporation, selling stock of the Boston Securities Company. The Sterling Corporation is also putting out stock of the American Telephone Company, and the World charges that the latter company receives only one or two dollars per share for stock sold to their clients at the price of ten dollars per share.

"Yours for More Money—Burr Brothers, New York." The World never misses an opportunity to tell the public that the Burrs do not handle legitimate securities, but deal in bred-in-the-bone fakes. They were driven out of the State of California, and the principals of the firm were arrested in a recent raid in New York city conducted by the postal authorities.

Kornit Mfg. Co., and recording the conviction after a hard fight in the criminal courts, of Charles E. Ellis and Edwin R. Graves, the promoters, who were found guilty of using the mails to defraud. Kornit was represented as being a substitute for rubber, whereas it wasn't a substitute for anything.

In a recent issue the World points out the following group of advertisements that appear in one issue of Pearson's Magazine: Lincoln Stock & Bond Co., C. D. Dudley associated with Adeline Consolidated Road Oil Co., Standard Securities Co., offering shares of Midway Oil, Lincoln Sawyer, with his California Oil and Midway Pacific Oil; American Telegraph-Type-writer Co., Potomac Refining Co., and the Brown-Walker Simmons Co.

It might be well to paste this list up somewhere to refer to after opening your morning mail.

B. C. Wingham: Nothing could induce me to buy Rochester shares at ten cents.

Subscriber, Ottawa: I am told that Boyd-Gordon has, or had when last I heard, twenty-three men at work. I think S. Jardine, vice-president, will answer any questions. Personally, I would not bother with the stock.

G. S., Toronto: The Colombian Oil & Gas Company is the sepulchre, so to speak, of Atlantic Oil Company. It never has paid dividends and I don't imagine it ever will. If I held any shares, I would keep the information to myself; it's nothing to boast about.

J. C. C., Rosetown, Sask.: Alexandra mine, incorporated in Maine? Well, it isn't a shipper, and I don't even believe that it's live enough to serve as the topic of a three-minute discussion in the hotel corridor. No, Joe, I'm afraid it has no market value and that you will have to go to work again.

The Toronto Globe says: It is said that a block of shares in the company controlling the Timmins property, in Porcupine, will come on the market at \$5 per share. There is no authority for this statement, but presently there will be Porcupine flotations in profusion. While the outlook for some of the properties in Porcupine is brilliant the small investor will find speculation in the shares of companies holding unproved claims a more hazardous gamble than anything else Cobalt ever presented. Even if it makes good the wild-catter is sure to be present and the district will be bound to be a disappointment to many. At its best, Porcupine will be a rich man's camp.

Editor Gold and Dross:

- (1) Do you consider Maple Leaf Milling stock, both preferred and common, a good investment?
- (2) What are the prospects of the common stock paying a dividend in the near future?
- (3) Is Maple Leaf preferred a good investment at, say, 97 per share?
- (4) What is your opinion of the Port Arthur Wagon Company, whose prospectus appears in to-day's papers?

A. R. W.

- (1) Maple Leaf Milling, well managed, ought to make good.
- (2) There is no prospect of common paying a dividend in the near future that I know of. I would not look for it before the middle of next year.
- (3) My opinion is that the preferred is a buy at present prices.
- (4) The Wagon Company is a new business, and one will be better able to judge later on.

Inquirer: The Consolidated Gold Dredging Company is about as active in a Chicago office building as it is any place else. If you bank on it that you have lost whatever you put in, you won't be very far out in your estimate.

A. B. C., Toronto: Marconi wireless shares have a nominal quotation value of from seven to nine dollars. I do not think the time is yet come to put money into the shares.

P. I., Portage la Prairie: It is rather astonishing to receive the information you send me, where you say that you are a working lad and have all your savings invested in oil. The first bit of advice I can hand out to you, is to get your money out of oil as quick as you can do it, and at the best prices you can obtain at the present time, as you are building for the future on a very sandy foundation.

Of the companies you enquire about I may say that the Venture Oil Development Co. is not much good. The Canada-West and the Canadian Queen Oil Companies were put out by S. W. Beatty, of Winnipeg, and Mr. Beatty tells us that these companies are going to make good. Personally, I would be very glad if they did. So far we have not actual proof that they will make good. The California Consolidated Oil Co., I would hesitate to handle, if only for the reason that the people behind it are advertising in too extensive a manner. The other one you mention, I do not know, but I can say to you generally that if you ever hope to make any real money out of oil gambling, you will very probably be disappointed in the end.

Eganville, Nov. 10, 1910.

Editor, Gold and Dross:

Please give your views on the proposed Cement Company now being formed with the intention of running a mill in Spokane, Washington. They are now offering preferred at hundred, 50 per cent. common bonus; I understand the capitalization is three million, and that Irwin and Forget are the prime movers.

So far as I can ascertain, the situation in the United States is not such as would lead one to invest his money in any cement plant there. Factories already located in the United States have a capacity of no less than 100,000,000 barrels per annum, while

the consumption is but 70,000,000 barrels, so that were the plants all operating the production would be 34 per cent. in excess of requirements. Nevertheless, there might be sections of the country where there was no opposition and where freight rates from the nearest plants might be sufficiently high to justify the construction of a new plant. It is just possible that this may have been the case with sections of the State of Washington. You certainly would not be justified in putting your money into this investment until you learn more of conditions there. It is in some respects not encouraging, however, to learn that the Lehigh Portland Cement Co., which is one of the largest companies in the United States, recently announced that it would construct a plant somewhere in the neighborhood of Spokane, I believe it was. The company was to have a capitalization of \$1,000,000. While this might be interpreted as an evidence that there was justification for a plant at that point, it would not follow that there is room for two plants. It is thought that the Lehigh would have a capacity of possibly 1,000 barrels per day, which is not exceedingly large, but which will go a long way towards supplying a section which has not hitherto had a plant at all. When to this is added the information that near Seattle, in the same State, are the Washington Portland Cement Co., with a capacity of 800 barrels, and the Superior Cement Co., with a capacity of 1,800 barrels. I feel like asking you if you cannot find an investment nearer home with as good prospects and less uncertainty.

A fellow writes in that the California-Alberta Oil Company informs him that they have struck a natural flow of oil and gas, and it is therefore up to him to produce another \$15 as a further payment on the 200 shares of stock that he bought. At last accounts the Company had struck gas. Of this the Edmonton papers inform us. The same authorities stated that the company would if sufficient gas was struck, cease boring for oil. I therefore, take it, that the claims of the Company are now as in the past, mostly fiction.

G. M. R.—The Colorado Yule Marble Company venture has already been treated in these columns. Concentrate your energies in the effort to refrain from purchasing any of the shares.

J. B. P., Hamilton, Ont.—A wide-awake Canadian has no business to be putting his money into schemes fostered by inhabitants of Chicago office buildings. Florida land sold by the Cornwall Farm Land Co. is not any too good a proposition, and just how much of his \$200 your friend will ever get back is very questionable.

Charles Baring, a stock market tipster who had a certain following amongst persons who read in his advertisements that he had picked out correctly every stock market movement, recently went to court in New York and admitted that while his liabilities amounted to \$18,542, that all the money he had left in the world was \$6 in a bank.

J. P. Jr., Lanark: I do not advise the purchase of Automatic Transportation shares. You won't be far out if you make it a rule never to invest money with a company that tries to boost the sale of its own shares with statements like this:

\$100 invested in Bell Telephone stock has made\$400,000

\$100 invested in Mergenthal Linotype Co. returned 127,000

The last concern I noticed which used that form of advertising was the Canadian Autopress Company. It is safe to say Autopress stock will never, in ten years, return \$1,000 for every \$1,000 invested, and I think there is too much risk attaching in Automatic Transportation shares to make their purchase advisable.

A shareholder of the defunct Ontario Bank wishes to know if the action against the former board of directors is discontinued, and if so, what the reason is for its not being pressed?

I am informed from an authoritative source that this action is still pending, that the liquidator of the bank is collecting together all the evidence with reference thereto, and that there is no intention of dropping the proceedings.

PORCUPINE is in a transition stage, says The Canadian Mining Journal. Snow has fallen. The rivers and lakes will soon be frozen strongly enough to warrant heavy traffic. Navigation has already ceased. And now, with local transportation charges reduced to a reasonable figure, machinery and supplies can be rushed in as required.

But the snow brings with it not only relief to the operators, but also that type of promoter that can be denominated the "snow-bird." He it is who, availing himself of Canada's winter mantle, becomes the centre of flurries in shares—shares whose value evaporates with the spring sun. The "snow-bird" is always in season and should be shot on sight.

In the wake of every successful enterprise in Porcupine will follow a number of doubtful or worthless projects. This is a law of human nature. Sometimes unwisdom, sometimes crookedness is the prevailing factor. For the interested outsider it should be easy to distinguish between spurious and genuine publicity. Advertisement seldom is indicative of merit.

Beside the multitudinous optioning and giving in options; the vast volume of hotel talk; the hurrying and scurrying of purchasers, and go-betweens, and vendors; there is solid thoughtful work being done in Porcupine. Never before has an Ontario field offered so much professional employment to reputable engineers. Never before have cautious investors shown such willingness to put money promptly into a Canadian mining camp. Thus a strong backbone has been created at the stage when it is most needed.

Over and above the expenditure in development and equipment, other large projects are on foot. Certain of the most enterprising operators, the Timmins—McMartin—Dunlap group, are providing for the development and distribution of hydro-electric power. Private capital is tackling railway construction, though in a somewhat farcical manner. Machinery companies are making strong efforts to place equipment. Supply houses in Toronto even now feel the benefit of Porcupine money. The telegraph companies are in clover, and hotels are doing a rushing business.

As in Goldfields, Nevada, so in Porcupine, the disintegrated material affords the best panning. In the early days of Goldfield the gold pan was not a usual part of the prospector's outfit. In Porcupine the pan is perhaps too much in evidence. Except in experienced hands it is misleading. At best it gives but a qualitative idea of the gold content.

Numerous transactions are under way and are being closed or dropped every day. The nomadic engineer, the speculator, the adventurer, the ubiquitous newspaper correspondent are all in evidence. Everyone is taking a turn at option-mongering. Money is being spent feverishly—especially by the lesser fry. Possibly a boom is impending. We hope not. In any case, much of the interest that is now aroused is distinctly susceptible of good use. Clean publicity never does harm. Exaggeration never does good.

Capital \$4,000,000 Reserve Fund \$8,000,000 Total Assets \$62,000,000

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NORTHERN CROWN BANK

Head Office - - - Winnipeg

DIVIDEND NO. 8

Notice is hereby given that a dividend of two and one-half per cent. upon the paid-up capital stock of this institution has been declared for the half year ending December 31st, 1910, being at the rate of five per cent. per annum, and that the same will be payable at its banking house in this city and at all of its branches on and after the 3rd day of January next to shareholders of record of the 15th day of December, 1910.

By order of the Board.

R. CAMPBELL, General Manager

Winnipeg, November 23rd, 1910.

F. W. WHITE

STOCK AND BOND BROKER

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The fastest mail steamers are used in our service, and all parcels entrusted to us, are given the particular care and attention, which is indispensable in foreign packing.

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CANADIAN EXPRESS CO.

General Office

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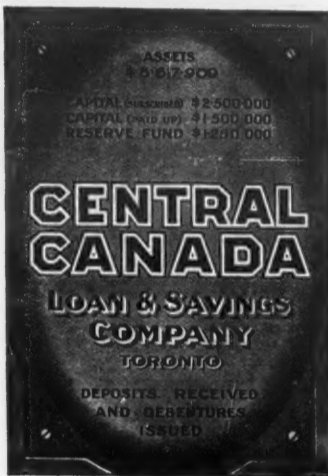
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Canadian Banks, Insurance, Trust and Loan Companies have many millions invested in Municipal and Corporation Bonds. They buy them for the safety of principal they afford, for the interest return they give and because they are readily convertible into cash.

Private investors may secure the same bonds and have as sound investments. They are available in denominations of \$500 or \$1000.

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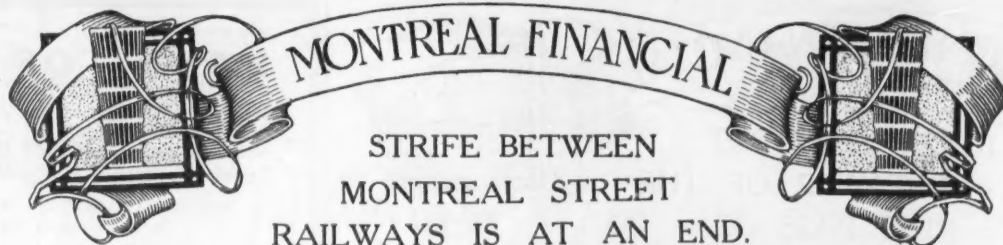
Municipal Debentures
To yield 4 1/4 to 5 1/2%.

Public Utility Bonds
To yield 4 1/4 to 5%.

Railroad Bonds
To yield 5 to 6%.

Industrial Bonds
To yield 5 1/2 to 6%.

DOMINION SECURITIES CORPORATION, LIMITED
HEAD OFFICE: TORONTO
BRANCHES: MONTREAL, LONDON, ENG.



MONTREAL, DEC. 1, 1910.

THE importance of the announcement, last week, that the Montreal Southern Counties Railway would make a limited use of the tracks of the Montreal Street Railway, does not appear to have been fully realized as yet. It no doubt means the end of the strife which has gone on for many years between the two lines. It intimates a cessation of active hostilities and possibly even more. It is the first announcement since the new crowd took hold of the Montreal Street Railway, from which one might gain any light concerning possible changes in policy in the management of the road. It is not assumed for one moment that President Robert and the new directorate are interested in bringing in a reign of peace on earth and goodwill to men or that they are any less keenly interested in fighting their enemies and earning dividends for the M.S.R. than the old directorate, but it seems to me that it means that they are intent upon a new deal all round. Few Montrealers, even, are aware, quite possibly, of the developments which have been going on for some months past on the south shore of the River St. Lawrence, just across from the city. They all know St. Lambert, of course, and Longueuil, and some of them have been to Laprairie, but years may pass without a second visit being made. The river flows swift and broad past the front of the city, and large steamers churn up and down the channel, but boating as an amusement, such, for instance as at Toronto, is entirely absent. One bridge alone connects the two shores—the celebrated Victoria bridge—and it was confined to railway purposes until recent times. One has to go away from the centre of the city to reach it, and then he has to pay a toll to cross it. The only other means of crossing the river is by ferry, a couple of miles below. So, four hundred thousand people congregate on the north bank, tier upon tier, instead of spreading over to the south shore.

The Montreal Counties Railway is a trolley system which began operating about a year ago, across the Victoria bridge. Its charter was obtained in 1897, Albert J. Corrieau having been largely interested in obtaining it. The late Henry Hogan, of St. Lawrence Hall fame, was one of the first directors, as was also the Hon. Trefle Berthiaume, of La Presse. S. T. Willett, of Chambly Canton, who is now president of the company, was also on the board. It was W. B. Powell, formerly of the Great North-Western Telegraph Company, and well known to the newspaper world, however, who about five years took up the work of organization, and for a long fight succeeded in getting the line into working shape. He had previously organized the Montreal and South Shore Auto Car Co., which for some time operated a number of motor cars from St. Lambert to the city. The experiment was not a success from a financial standpoint, but it convinced Mr. Powell, who had been a resident of St. Lambert for twenty-five years, that the time was at last ripe for the operation of an electric railway.

Those were the days when the Montreal Street Railway and the Montreal Light, Heat and Power Company pretty well divided the town up between them. In order to make the Montreal Southern Counties Railway effective, it was of course necessary to gain an entrance to the city, and when Powell appeared before the City Council he found the M.S.R. there with all its horse, foot and guns. The fight went on through years. The City Council seemed favorable, on the whole, but something always blocked the deal. It took no less than one hundred and forty-five meetings—and no one knows what else—before the last round was fought and permission was granted. Even then he was ordered to have his cars operating, or his lines constructed, by the first of November—and it was then March. He had previously secured the right, along certain Government property, for about half a mile, and he had the city's permission over the remaining streets to the terminal, on McGill street, near the examining warehouse, on the harbor front. Meantime, also, he had been meeting much opposition even on the south shore. It was intended to operate the cars from the terminal in the city to Victoria bridge, a distance of a little over a mile; thence across the bridge, a distance of about two miles; thence through St. Lambert, Brooklyn Park, Southwark Park and Montreal South to Longueuil, a distance of three miles and a half.

The road has now been operating about a year, and big developments are taking place on the south shore. It is evident that the Grand Trunk—or people very close to the Grand Trunk—have large interests in the Montreal Southern Counties Railway. Last summer it was announced that the company had obtained a lease of the Central Vermont branch line, running from St. Lambert along out fifty miles through a splendid and populous district of the province to Waterloo. The Central Vermont is, of course, part of the Grand Trunk system. Preparations are now going forward to electrify the system. High speed, inter-urban cars will be used, and the trip will be made in possibly ninety or one hundred minutes. The line will run through Chambly, Richelieu, St. Césaire, Farnham, Granby and other towns. In addition to this, however, the company is laying plans to run lines both up and down the river from St. Lambert. During the past year a large part of the country, up river, has been bought up and is being turned into suburban lots. Some splendid clubs have been organized and clubhouse erected; and now is being formed the Country Club of Montreal. This will appear on the bill of fare as a special. The railway is pushing a line along up the river to serve these clubs and the suburban residences which are being erected. In the other direction, the same activity is in progress. The line already goes as far down the river as Longueuil, as stated. Here it has a loop around the town and a spur to the wharf to connect with the Richelieu and Ontario ferry to the city. Still further down the river, however, are other sections, such as Boucherville and King Edward Park, which it may be advisable to cater to. It is suspected by some who have been watching developments closely that other extensions are also being considered, and it is quite within the probabilities that in two or three years from now the Montreal Southern Counties Railway will be operating up-



W. B. POWELL,
of the Montreal Southern Counties Railway.

wards of one hundred miles of high speed trolley line on the south shore.

The new directorate of the Montreal Street Railway does not "shoot out the tongue" when it meets the directorate of the Montreal Southern Counties Railway. We are told that it is prepared to let the cars of the one-time hated rival run a block or two over its lines to pick up passengers in the heart of the city. I think it is obvious that President Robert of the Montreal Street Railway is "right onto his job."

One word more about the man who has been looking after the interests of the Montreal Southern Counties Railway. W. B. Powell is one of those quiet, unassuming, genial chaps who gain their ends without much fuss. He has broken into the game and played his hand against considerable odds and with much success. Telegraphy was his business most of his life, but even while he was at it he could flash more schemes on you at a moment's notice than almost any other man on the street. One of them looks pretty good to me just now. He is only fifty-five, and at sixty he'll have a net all over the cherished south shore. When he draws that net he should have a good catch, and from the look of things just now, they won't all be suckers either.

Small Investors Own Sugar Trust.

IT now transpires that the sugar trust is really dominated by an army of small investors who owned a majority of the stock, says The American Banker. On the first of October the \$90,000,000 stock of the corporation which is divided equally between deferred and common, was held by 19,175 investors. These holders of sugar trust securities were astounded at the revelations of fraud upon the Government perpetrated by the management under control of a minority of shareholders. It was then that the small investors began to take things in their own hands and not allow Havermeier interests to retain control to their ability to vote on proxies.

Of these 51 per cent. were women. Of the total number of shareholders 78 per cent. are residents of New England, and among them they hold 63 per cent. of the total outstanding capital stock. Over 54 per cent., or about \$49,000,000 of the stock is held in Massachusetts alone, and about 25 per cent., or \$23,000,000, is held in New York, with the other 20 per cent., or \$18,000,000, scattered among holders in other States and in foreign countries.

Mr. W. E. Horne, M.P. for the Guildford Division, sneaking at a benefit society dinner in Guildford on the 23rd ult., stated that the workers of the British Isles had £475,000,000 invested in friendly and other societies and savings banks at the end of 1907. Mr. Horne, who is a well-known director of the Prudential Assurance Company, further stated that in the next thirty years there would be paid to the industrial classes on account of endowment assurance policies and industrial policies the enormous sum of £570,000,000.

In Mexico and other Latin-American countries there is no law against the reproduction of the paper money of the country for the use of advertising, but in the United States this is a felony, and any one so doing would be prosecuted under the laws of the land for counterfeiting the national currency. In Mexico imitation bills can be seen at all times used for advertising purposes, and, strange to say, they deceive no one and the users of them do not intend any deceit, though it would seem to be an easy matter to pass them on unlettered persons. Can it be that Mexicans are more intelligent, or simply that few of the illiterate ever gain possession of paper money?

An Associated Press despatch from Kingston, Jamaica, says that to encourage trade between Canada and the West Indies, business houses in the Dominion are arranging to send a large party of commercial men to visit Jamaica and other points. A steamer of the Canadian Pacific Railway will convey the expedition. Trade conferences will be held on board during the cruise and at the various ports of call. The steamer will carry nearly 1,000 tons of samples of Canadian products and manufactures for exhibition purposes.

Hydro electric power was turned on in Waterloo, Ontario, for the first time last week. The 13,200 volts came humming into the large transformers in the municipal power house, and Engineer Gross put the switches in place, which distributed Niagara power throughout the town, making this place the second on the list to use the white coal.

Bank of Montreal

(Established 1817.)

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL (all paid up) - \$14,400,000.00
RESERVE FUND - 12,000,000.00
UNDIVIDED PROFITS - 658,911.08

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INCORPORATED 1869.

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Reserve and Undivided Profits - \$6,000,000
Total Assets - \$95,000,000

HEAD OFFICE, - - MONTREAL

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Paid-up Capital - \$6,000,000
Reserve Fund and Undivided Profits - 4,602,187
Deposits (Nov. 30) - 49,471,594
Assets - 66,800,510

155 BRANCHES IN CANADA

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

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MONTREAL

Imperial Bank of Canada

HEAD OFFICE — TORONTO.

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 Capital subscribed - 5,908,000.00
 Capital paid up - 5,580,000.00
 Reserve Fund - 5,580,000.00

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TORONTO FINANCIAL

RECORD OUTPUT
 FOR NOVEMBER OF THE
 CROW'S NEST PASS COAL CO.

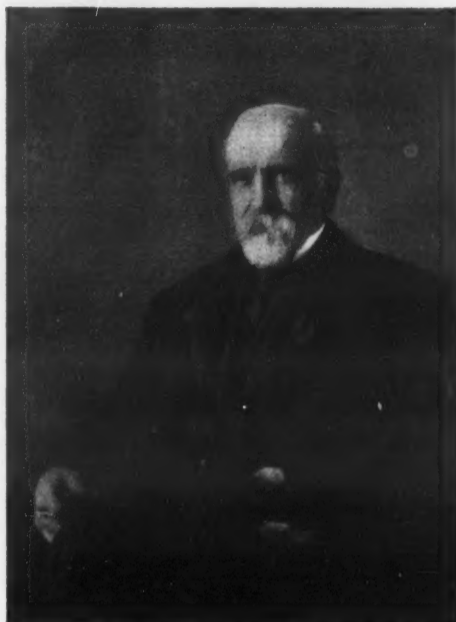
WHEN in March, 1909, Mr. Elias Rogers, of Toronto, was made president of the Crow's Nest Pass Coal Company, it was hinted in some quarters that as Mr. Rogers was admittedly the nominee of James J. Hill and represented the Hill interest in this company, possibly in the future direct benefits to the Hill roads would be made apparent. It will be remembered that when Mr. Rogers was made president, there was a general shake up of the directors. When one contrasts the figures of production to-day with what they formerly were, it is at once apparent that the Crow's Nest Pass Coal Company's property is in better shape probably than it ever has been, and so far there is no evidence that James J. Hill, the veteran railroad official and financier, is receiving any favors from the company to the detriment of the company or the shareholders. The highest average daily output made by this property prior to March, 1909, had been under 3,000 tons per day.

In March, 1909, the level of Crow's Nest shares on the market was somewhere around 70 to 75, with no one very anxious to buy at that price. By January of this year the headway under the new regime was apparently not very great, for the output was only some 2,000 tons per day.

When Mr. Rogers took control of the situation, a new experienced and practical general manager in the person of James Ashworth was appointed. The new president assumed office without salary, and he told the general manager to go ahead and get the coal out. That Mr. Ashworth is of a calibre to obey this injunction is fairly self evident from the production that the Crow's Nest Pass mine is now making. From November 1 up to November 18, 1910, this mine has produced 74,340 tons of coal, and by the end of November, the monthly production will probably be the best in the history of the company. In March of this year the output was 111,000 tons, in August 108,000 tons, in July 103,000 tons. The above figures show that thus far for November the average daily output was not very far from 5,000 tons per day. As to the stock, market quotations show that it has gained from five to ten full points in the last year being now quoted around 80.

The property appears to be in pretty good shape, and Ashworth and his sub-managers are even making headway into the workings that the Government closed down as unsafe after a "bump" occurred. I am told that whereas under former management the capital expenditure on underground operation amounted to as much as fifteen cents per ton of coal mined, that the amount charged against capital expenditure on underground work this year per ton amounts to one cent. Formerly little of any account was taken of depreciation, while at present ten cents a ton mined is being written off for depreciation. If the above statements and figures are quite correct, they mean that the mine is being made to produce more coal with less outlay than was formerly the case, leaving at the same time the mine in better shape. The management has been enabled owing to the increased output, to pay two one per cent. dividends upon the outstanding stock, while at the same time there has been placed to the credit of the depreciation fund the sum of \$200,000. Earnings have been sufficient after payment of the two dividends, to allow of \$230,000 being placed to the credit of profit and loss. So that a fund of \$430,000 is now on hand for the protection of the property and to the credit of accounts which go to the paying of dividends. This apparent change for the better in the condition of the Crow's Nest Pass Coal Company must be attributed in a large measure to Mr. Elias Rogers, and the fact that the company has paid dividends, has increased its daily output beyond any former figures, and at the same time has accumulated \$430,000, appears to constitute a salient rejoinder to certain criticisms made of the ability of Mr. Rogers as a mining man when he was made president.

The financial department of SATURDAY NIGHT from time to time receives queries as to the safety from an investment standpoint of shares in power, traction and other companies operating in the Latin-American countries. The recent occurrences in Mexico and Brazil would appear to go a long way in furnishing evidence on which one might form an opinion on this subject. A certain number of disgruntled Mexicans upset



ELIAS ROGERS,
 President Crow's Nest Pass Coal Co.

for the time being the whole plan of government by uniting and starting a revolution. The net effect does not appear to have been very serious, but that is no guarantee but that some day an uprising will take place far reaching in its effects. Any shareholder is entitled to ask himself how far the solid assets in the plant in which he is interested would go towards resisting a crowd of fanatics bent on destruction and loot, if said plant came across their path. A revolutionary mob could make scrap of a million-dollar plant in a comparatively short space of time, were they so minded, and it must be remembered that it was the existence of an anti American spirit in the first place that is said to have precipitated the original trouble. As regards Brazil, the civilized world has just been treated in that country to a spectacle that savors more of the imaginings of the author of a comic opera than as an actual modern occurrence. The crew of a Brazilian battleship, being in a mood to secure more pay, turned around and murdered three of their officers, and took command of the ship. They even turned their guns on the capital and launched a few shells in its direction. Such a piece of business taking place—if one can imagine it—in Britain or in the United States, would undoubtedly result in a few quick and deserved hangings. But Brazil doesn't do things that way. While the mutineers in the Brazilian navy were still in control of the situation, the authorities hastily got together and granted an amnesty to them. This has been ratified by the Chamber of Deputies, everyone shakes hands, and the incident is buried. It is not too much to say that in such a country any investment must be of a very hazardous nature, and no one who is not fully aware just what a tremendous risk he runs, should put his money into shares of stocks of a kind to be rendered practically worthless at the will of the mob.

It should be remembered, in considering these South and Central American nations, that while they are ostensibly and theoretically republics, as a matter of fact each is run by a dictator who, as an experienced autocrat, has come to the conclusion that he can do pretty much anything that he may be strong enough to carry through. Students of political history are almost unanimously of the opinion that the death of President Diaz will be the signal for a civil war in Mexico, beside which the small revolutions occurring from time to time will fade into insignificance. It would appear, therefore, that unless one is to be caught napping, the time is auspicious for a withdrawal of capital in these countries, and it is safe to say that the big financiers who have their ears pretty close to the ground, have already sold the majority of their own holdings, and are ready for whatever may happen.

Loans to Bank Directors.

Editor Gold and Dross:
 In your issue of the 5th inst. I was interested to note "Enquirer's" letter and your reply in regard to some of the Canadian banks lending such large sums to their directors. You state that "the biggest bank in the Dominion has over \$600,000.00 due from directors at the present time, but no one worries about it." From the figures taken from the Government return for August and September of this year, I note under the heading "aggregate loans to directors and their firms" that some of the banks show very large amounts, and one bank, which is certainly not "the biggest bank in the Dominion," shows over a million dollars. Aside from the comparative table which you suggest that "Enquirer" make as regards excess of assets over liabilities, etc., is not the principle involved entirely wrong to begin with? If not, is it not simply a question of how much a director puts into the bank and how much he takes out? The writer recalls the fact that at an annual meeting of one of the newer banks, the point was strongly emphasized that not one of its directors had a dollar borrowed from the bank, but the present returns now show that this is no longer the case. Granting for argument's sake that the securities for loans made by a bank to its directors are unquestionable, do you not think that from the present day viewpoint of the average thinking shareholder and depositor that, other things being equal, the bank whose directors are in no way indebted to it would eventually engender confidence to a far greater degree than the institution which shows such noticeably large amounts loaned to their "directors and their firms" as is apparent to anyone who cares to take a glance at the monthly statement issued by the Canadian Chartered Banks to the Dominion Government?

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Personally, I do not think that the firm of Blank & Co. should be able to secure accommodation from a particular bank in which Mr. Blank is a director, if the privilege would not be extended were Mr. Blank not a director, and the soundness of your concluding observation is so apparent that it leaves nothing to be said on that point. In fact the Comptroller of the Currency for the United States in his proposal to form a credit bureau for the more efficient examination of national banks would include in the returns to be made to such bureau a list of doubtful or questionable paper in which officers or directors of the bank are interested, and also large or extended lines of credit in which officers or directors are interested.



HUBERT H. M. J. RAE,
 General Manager Toronto Electric Light Company. Prospect of a settlement being arrived at whereby the City of Toronto would take over the assets of this company caused shares to advance early this week.

Hon. Wm. Gibson, President. J. TURNHULL, Vice-President and General Manager

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Hard Times Ahead, Says J. J. Hill.

DISCLAIMING any idea of posing simply as a calamity prophet, James J. Hill states in an interview that the logical reward for the era of careless extravagance on the part of the American people is about to be experienced in the shape of hard times.

"It is too late to warn; the hour is at hand," declares Mr. Hill, who is not only a great railroad man, but one whose opinion on matters of business and finance is accorded a good deal of weight.

"Why," said Mr. Hill, "when I told President Taft that there would be many thousands of men thrown into idleness next year he was almost incredulous of my sincerity. But I am not making a guess, it will be a fact."

Mr. Hill declared that the American people were too complacent. They spend too freely, and are greatly inclined to take a rosy view of things entirely unwarranted by circumstances.

Battleships not only in this country but also abroad, are illustrations of the extravagance in which the world has been placed for the last two decades. The money for the construction of these has been withdrawn from commercial circles, and almost as good as squandered, so far as there can be any tangible returns observed.

"We have gone to considerable expense to dig the Panama Canal. I presume now we will have to fortify it. It's all very well to make appropriations for such purposes—its easy to contract debts, but the real difficulty arises when we come to get the money with which to make the payments.

In four years, from 1892 to 1896, our Federal expenditures were \$1,800,000,000. For a similar period, from 1904 to 1908, we spent about \$3,600,000,000. Yet we pay our taxes, and harp upon the high cost of living, and even in doing this we linger on the brilliant prospects which we think the future holds in store for us."

Disclaiming an intention of posing as a calamity prophet, Mr. Hill insisted, however, that it was not a guess, but an absolute certainty as to what awaits the country to-morrow or next year, when business activities become dormant. He pointed out that at present there is very little projected, which means a suspension of activities.

Important Development in Pulp Industry of Ontario.

ONE of the most important industrial developments that have occurred in the Province of Ontario for some time has resulted from the reorganization of the Spanish River Pulp and Paper Co. into the Spanish River Pulp and Paper Mills, Ltd.

The reorganization of this company, with the large amount of additional capital that will be placed in its treasury, will result in the Province of Ontario proving

an important factor in the entire pulp and paper business in the Western American States which, it is recognized, must be fed from the larger pulp mills of Ontario.

The new company will have an authorized capital of \$2,000,000 of 7 per cent. preferred stock, of which \$1,500,000 will be issued at the present time; \$2,000,000 more of common stock, of which \$1,650,000 will now be issued, and there will also be an authorized amount of \$2,500,000 of first mortgage twenty year gold bonds, of which it is the intention to issue \$1,300,000 at present. The entire bond issue has been purchased by the Dominion Bond Co., Ltd., of Montreal and Toronto. The men who have been for many years identified with the Spanish River Paper and Pulp Co. will remain at the head of the reorganized company, the first board of directors including Mr. W. J. Shepherd, Waukegan, Ont., the president of the Northern Navigation Co.; Mr. J. B. Tudhope, of Orillia, Ont., being president of the Tudhope Carriage Co.; Mr. C. Kloeffer, Guelph, Ont., director of the Traders Bank; James Playfair, of Midland, Ont., president and general manager, Inland Lines, Limited; Thomas H. Watson, Toronto, vice-president Canada Bolt and Nut Co., Ltd.; John R. Barber, Georgetown, Ont.; Garnet P. Grant, president, Dominion Bond Co., Toronto.

The company taken over has been in successful operation for some years past, and the additional capital now being supplied will enable it to do business on a very much larger scale. In addition to the amount of money that will be required to expand its pulp business, it is understood that the company is keeping in its treasury sufficient bonds to permit of the erection next year of a one hundred ton newspaper mill. This mill, when completed, will give the company a capacity of thirty thousand tons of newspaper per year and twenty five thousand tons of ground wood pulp per year. This year the company will ship forty six thousand tons of ground pulwood, all of it going into the middle Western States.

An idea of just what the possibilities of a company of this kind are, once it goes into the paper business, as compared with the pulp business only, may be gathered from the estimates made by Mr. W. J. Shepherd, the president of the company, who figured that for the year 1910 the profits of the company would amount to approximately \$234,000, whereas with the erection of a paper mill, as contemplated, the profits of the company should amount at the very lowest estimate to \$600,000 per annum.

The reorganization of the company was effected by Mr. Garnet P. Grant, the president of the Dominion Bond Co., assisted by Mr. L. M. Wood, Toronto, manager of the same company.

What Leading Stocks Yield.

THE following statement of returns made by leading Canadian stocks at current prices is furnished by Ernest Pitt, stock and bond broker, Montreal:

	Price.	Dividend.	Return.
Bell Telephone Company	142	8%	5.63%
Canadian Car preferred	103	7	6.79
Canada Cement preferred	85 1/2	7	8.23
Canadian Pacific Railway	194 1/2	8	4.10
Dominion Coal preferred	108	7	6.48
Dominion Iron common	60	4	6.66
Dominion Iron preferred	102	7	6.86
Dominion Textile common	63	5	7.93
Dominion Textile preferred	100	7	7.00
Fulth-Superior Street Railway	80	5	6.15
Hallfax Street Railway	129	7	5.42
Illinois Traction preferred	108 1/2	6	6.74
Lake of the Woods common	128	8	6.25
Lake of the Woods preferred	124	7	5.64
Mackay common	91	5	5.49
Mackay preferred	75	4	5.40
Soo Railway	131	7	5.34
Montreal Power	136 1/2	7	5.14
Montreal Street Railway	222 1/2	10	4.48
Nova Scotia Steel common	85	5	5.88
Nova Scotia Steel preferred	116	8	6.93
Ogilvie Milling common	123	8	6.73
Ogilvie Milling preferred	125	7	5.60
Penns common	87	4	7.01
Penns preferred	84	6	7.14
R. & O. Navigation Co.	90	5	6.66
Shawinigan Power Co.	105	4	3.80
Toronto Street Railway	123	7	5.69
Twin City Street Railway	108	6	5.55

A prominent lawyer of Montreal is behind a move to secure an investigation into the affairs of the United Shoe Machinery Co., of New Jersey, in the allegation that it is a combine operating in restraint of trade.

The Molsons Bank has carried out the intention announced some time since of making its dividend at the rate of 11 per cent.

In an article in the Canadian Gazette, C. F. Pretty, of Vancouver, B.C. after repeating the statement made by the Chief Forester of the United States, that all available American lumber would be cut in twenty-three years, says that a very similar state of affairs exists in Canada. The bulk of merchantable timber, particularly in the Eastern Provinces, has passed into the hands of strong syndicates, chiefly American. In British Columbia, Mr. Pretty says that fifty per cent. of the timber limits are held by American capitalists. He expects a rapid rise in the market value of timber in British Columbia as time goes on.

Industrial Development and Tariff Reduction

By H. M. P. ECKARDT

ONE of the important obstacles in the way of an arrangement for a mutual lowering of tariff walls by Canada and the United States exists because of the opinion held by many Canadians that a substantial lowering of the Dominion's tariff against manufactured goods would result in checking the movement of United States industrial concerns to establish plants in Ontario, Quebec, and the Western Provinces.

Among the consuming classes are many who desire to have liberty to purchase life's necessities in the cheapest markets, and who are also anxious to see the Dominion expand rapidly in population, wealth and industrial importance. Their conviction being that Canadian consumers cannot be given this liberty of purchasing freely in the world markets except through checking the Dominion's progress, those of them who can afford it are willing to pay a somewhat higher range of prices for food, clothing, houses, implements, machinery, in order that their country may be prosperous. It is worthy of note that the argument that a reduction of the Canadian tariff would stop the establishment of United States branch plants in Canada, has been used by some of the interests controlling protected Canadian industries. Some of these parties have advised the Ottawa Government to keep a stiff upper lip and to make no concessions, and that the Americans will be forced, through the working of the present tariff, to continue their policy of building great plants at Toronto, Montreal, Hamilton and other Canadian cities. When a Canadian manufacturer argues after this fashion, one might suppose that he is overjoyed when an American competitor who has been endeavoring to sell in Canada goods manufactured in some city in the Middle States, decides to build a huge plant in the Dominion and make a vigorous effort to capture a larger share of the Canadian market. The disinterested critic might question whether the purely Canadian industry might not prosper more if the Canadian tariff were low enough to keep the American rival at a distance outside the border.

However, in opening this question the student is confronted with others. Would a lowering of the Canadian tariff against manufactured goods prevent the establishment in the Dominion of large United States plants? And what would be the effect upon this movement if the Canadian tariff were abolished altogether? It seems to me that the friends of protection attach an unwarranted importance to the tariff as a means of increasing Canada's industrial prosperity. I think the important things in producing industrial advancement are: Increase of population and of production, the existence of great natural resources, and a liberal supply of cheap capital for their development. All these we have now, or we are getting them, and, no matter what our tariff is, they should suffice to send us rapidly forward.

Take our agricultural population for example. It seems clear enough that even absolute free trade would not check the influx of desirable farmer settlers from the United States, Great Britain and other European countries. As a matter of fact absolute free trade should stimulate considerably the movement of good farmers into Western Canada; for it would permit a decided lowering of the cost of agricultural production. And a decided lowering of the cost of agricultural production in Canada must strengthen the position of Canadian farm products in the world markets. It would help the Canadian farmers more satisfactorily than if Great Britain gave the much talked of preference to Canadian wheat, and it could not operate to increase the cost of living for British consumers.

Here we encounter the familiar cry: "But we shall never amount to anything if we are purely an agricultural country. We must have great industries." Does anyone suppose that if the United States had refrained from instituting high protection they would not have become a great industrial nation? I venture to say that if they had had free trade their industries would have been quite as great as they are to-day, perhaps greater, and they would have had a great mercantile marine where they now have little or nothing. And the factors which built up the United States in the nineteenth century are working actively in the twentieth to build up Canada. The influx of farmers means a great increase of Canadian wheat production. That in turn brings into existence many new industrial and commercial units. The cheap British capital applied to our railroads, mines, and other enterprises and resources ensures a rapid increase of production other than agricultural. This also means rapid increase of population. In the United States there are plentiful instances of great industrial concerns building branch plants at points in the United States other than their principal establishments—the U.S. Steel plant at Gary is an example, and the State of Illinois has no tariff barrier against Pittsburgh manufacturers. If our population continues to increase, and our production, we shall, without doubt, attract many great industries even if our tariff is lowered, or abolished. It is idle to say that foreign concerns who want Canadian trade will be content to stay outside and make no use of our magnificent water powers, and of our excellent facilities for manufacturing and distributing goods.

R. B. Snow calculates that while the requirements of the world to be 601,600,000 bushels of leading cereals, the supply from the United States, Argentina, Australia, India and the Balkan States will be sufficient to insure 390,000,000 bushels, or ten per cent. over the estimate of requirements for the balance of the year.

CANADA FROM EAST TO WEST
(Continued from page 5.)

go back in the fall and reap 25 bushels to the acre, or 30, and in some places it has run to 40 bushels of the finest wheat ever sown and reaped and gathered in. Wheat enough for the whole Empire, and as you go along you see elevators springing up near every settlement and every city. I stayed with a son of mine for 10 days in the city of Moosejaw, a place of some 12,000 people—it may be 20,000 now! One thing that struck me forcibly was the multiplicity of railway tracks at Moosejaw—the rush of business—10 or 12, all doing a thriving business; and the tremendous elevators of enormous capacity for storing up the grain brought in by the farmers; who put it in, get their receipts, which are as good as money, as they take them to the bank and get gold. This is the sort of thing that is going on all through this prairie country. We cannot realize it—nobody can until they go and see it for themselves.

Now we have passed over the prairie and arrive at Calgary, standing as a sentinel at the entrance to the Rockies. Calgary is a curious city. You meet a lot of young fellows there who have studied at Eton and Oxford; their fathers have given them 50 pounds and they have made their way as far as Calgary, they soon spend their 50 pounds and become "remittance men." They are not all like this. I met a very polite, attractive young man when I entered a railway office with my son, and I asked him who that extraordinary young fellow was. He told me he had only been there a week. When he came he looked around for employment, and the Mayor of the place told him there was nothing to do except a job outside on the streets with a pick. He got a barrow and a pick and started in. But the people said he is too good for that work and the Mayor spoke to the local railway manager, and he gave him work in the office. Gentlemen, that young man will rise until he reaches the pinnacle. That is the kind of man we want to settle the Northwest with. Calgary is a very remarkable place indeed, but we must leave it, and soon we find ourselves at Banff, and I would like to say much about this place, but time warns me that I must leave you to draw conclusions for yourselves, or get the information from the maps. It is a magnificent spot, a favorite with tourists, but we did not enjoy the company of some of the settlers—mosquitos; monstrous big fellows.

Now the Rockies—here language would fail even an Edmund Burke, a Charles James Fox, the Earl of Chatham Cicero, or Demosthenes. What man of them could do justice to the glories of the Rockies. You slide out of Calgary and you have a dozen Switzerland as you look from one mountain peak to another, as they lift their snow capped peaks to the heavens, but it becomes monotonous as you look all day long at those mountains. There is the great geyser, the rushing, roaring rivers, and you begin to think what an insignificant creature man is; but as you roll over a tremendous bridge spanning an awful chasm that makes you shrink back from the car window with horror, you think well man is not so small after all and you realize that he has conquered and overcome almost insurmountable obstacles and has placed a railway through such places as you now behold. Then you come to the shoulder of the mountain, and the great engine pants like a living thing as it slowly but steadily rolls the train to the summit, and then descends to the depths on the other side. Then comes the great glacier that covers, we are told, 200 square miles; a vast field of ice and snow, pouring down here and there as it melts, in mighty cataracts. But you have now passed the Selkirk and are in a beautiful country and a beautiful climate.

You soon enter the busy station of Vancouver and gaze out on the beautiful harbor, the "Liverpool of Canada." There you see ships from India, Australia, China, and Japan, there you hear a babel of tongues, see many strange men in their Oriental costumes as they walk about in their curious way. Here you have a city of a hundred thousand people, or more, beautiful buildings, broad streets, and such parks! Stanley Park is one of the most beautiful places on the continent, rich in natural scenery; there in that park you see giant cedars, one of them measuring 47 feet around and 18 feet in diameter, giant trees of beauty that nature has lavishly supplied. Would that we could dwell at Vancouver, but must now take one of the most beautiful salt water trips that a person could wish for, as we take steamer for the city of Victoria. What a magnificent city! What a salubrious climate! What English refinement! What a place to reside in! When the day comes that I can work no more I should like nothing better than to be able to spend the rest of my days in Victoria on the Pacific. The Provincial Parliament Buildings in Victoria are a sight in themselves worth going some distance to see, second only to those in Ottawa, and a very striking fact is that they were erected for less than a million dollars! It shows that those who have the handling of the money in the public treasury there do not indulge in that which appears all too common to-day—graft.

Now let us go from the West to the East again, nearer home, and consider the future position of Canada. We have the proudest inheritance to be found in the wide world. We in this city of Toronto hear a good deal about Imperial Federation, and if it ever comes to pass, and come to pass I believe it will, this Dominion of Canada is going to be the most important and dominant factor in that Federation, because she is nearest to the head and heart and centre of the Empire, and because she is the mightiest and nearest to the English centre of any of the Dominions beyond the seas. I am glad they have ceased to call us colonies, and now we look for a more glorious future as the most important part of the Empire outside of Great Britain herself.

The Mackay Companies have declared only the usual dividend, without the increase expected in some quarters.



Annual visit of Ontario Veterinary College Students to Price's Dairy Farm.

MILLIONAIRE MEN OF OTTAWA

By DONALD I. McLEOD

NO. 9 - GEORGE HALSEY PERLEY, M.P.

IT'S a good thing to be a millionaire, all right—none of us will deny that. But it's an infinitely higher and better thing for a man, once he has become a millionaire, to guard against keeping such a stranglehold of his shekels that he can't think of anything else day or night, that his ears are stopped to Charity when she comes a-knocking at the door.

A man who has guarded against this, and who has chosen the better part, is George Halsey Perley, M.P., of Ottawa. He has plenty of money, but he is not a worshipper at the feet of the money god. He has great industrial and financial interests, but he does not think in mental images of dollar marks. He is a millionaire, but he is not consumed within by that flame which glows in some breasts like the ever burning fire of Vesta—the unquenchable lust for more.

No, rather has George Halsey Perley time to enquire after the well being of his less fortunate fellows. Rather has he the time and disposition to think about other things—a good game of golf, or a good game of politics. Oh, Politics! George Halsey Perley's weakness is politics.

He is just becoming acclimatized these days to the job of chief Conservative whip; and everybody around Parliament Hill is congratulating Leader R. L. Borden, mentally or verbally, on his choice.

Some idea of Perley's status in the Opposition may be gleaned from a conversation I had the other day with an old Parliamentarian who knows R. L. Borden very well, and who has a pretty good all round idea of what's what on the side to the left of Mr. Speaker. He was speculating as to the make up of the R. L. Borden cabinet.

"Well," said he, "if Borden had to form a cabinet tomorrow, there would be a whole lot of disappointed fellows on the Opposition benches. He would pass right over the heads of a lot of men who are picturing themselves every day as cabinet ministers, and he would say to some men who wouldn't be expecting it, 'Friends, come up higher.' And one of the very first to be called would be George H. Perley."

"Yes, and who else?"
"E. B. Osler, of Toronto."
"Why, he wouldn't take a cabinet position, would he?"
"Well, he might or he might not, but I'm pretty sure that he would be given the chance, all right."

It is known for a certainty that Borden thinks very highly of Perley. They are steadfast personal friends. They dine at each other's homes. They go out on fishing excursions together. And this is not at all to be wondered at for they have much in common. They are both good Tories, and they are both public men whose uprightness of heart and sincerity of purpose have never been questioned.

Perhaps, too, Perley's diligence in the discharge of his Parliamentary work has something to do with the esteem in which he is held by Borden. The new Conservative whip is far removed from the category of the Parliamentary sluggard.

Furthermore, there are few more regular attendants at the House sittings than Perley, an exceptional thing to be said of a millionaire member of the Commons. The "M.P." appendage of the millionaire member of the House generally "rusts unburnish," as far as Parliament is concerned, and "shines in use" only in the printed lives of corporation directors. Most of the millionaire M.P.'s show up just often enough to prevent Sneaker Marcell from forgetting what they look like. Take Rodolphe Forget, for instance. He came up to Ottawa once last session to vote on the Naval Bill, and Ralph Smith, M.P., for Nanaimo, who is in his seat every blessed day of the session, went around asking who that stranger was—and he had to ask half a dozen other M.P.'s before he found out.

George H. Perley was born in Lebanon. "Way down upon the hills of old New Hampshire," 53 years ago. His father was in the lumber business—probably sawing up the cedars of Lebanon. While George was yet a little fellow, his father came to Ottawa to engage in the lumber business. Young Perley received his primary education here, continued his studies in St. Paul's school, Concord, New Hampshire, and wound up with a B.A. degree from Harvard University.

He then returned to Ottawa and entered the service of his father, who was for years one of the largest lumber operators on the Ottawa. The firm name was Perley & Pattee. Their big mill was located at the Chaudiere Falls,

and on their pay-roll half a century ago was one J. R. Booth.

In time the Perley & Pattee Company became the George H. Perley Lumber Company, of to day, with George H. Perley at its head. Now, the big lumber businesses on the Ottawa does not run automatically; there has to be someone to supply the motive power, and to keep his hand upon the helm. With George H. Perley the rule seems to work out that the more one has to do the more he has time to do. His is the guiding hand of the big Perley lumber business. He is also vice-president of the Hull Lumber Company, and a director of the Bank of Ottawa.

But it is neither as a member of Parliament nor as a successful man of affairs that George H. Perley's name is a familiar one to every citizen of Ottawa. The name of George H. Perley, the philanthropist, the hearty sympathizer with every worthy movement which seeks to ameliorate the lot of the sick or the destitute of his home city—this is the name that the Dominion capital knows so well.

Together with the other heirs of his father's estate he donated the magnificent Perley homestead to the city as a hospital for incurables. This institution, now known as the Perley home, is doing a noble work indeed. When forest fires laid waste scores of homes throughout the counties of Prescott and Russell many years ago, George H. Perley was appointed chairman of the committee which fed the hungry and gave shelter to the homeless. And when the great fire of 1900 devastated a large part of Ottawa and Hull, he it was again who became chairman of the relief committee, which distributed \$1,000,000 to the sufferers.

All these years his benefactions have continued, without any shouting from the house-tops, without any blare of trumpets—unknown save to those whose lives have been rendered a little happier by them. He has long taken a keen interest in the fight against the White Plague, and he makes it a point to bring this question to the attention of the House of Commons from time to time.

With all his Parliamentary work, and business duties, and philanthropic activities, George H. Perley always manages to have time for a few of the capital's social goings-on, and for an occasional game of golf. He is a past president of the far famed Rideau Club, also of the Ottawa Golf Club.

It was just a little while before the Federal election of 1900 that he was elected president of the Golf Club. He was the Conservative candidate for the Commons in Russell in the general election, but when the ballots were counted it was found that Perley had come out second best.

And then, for fully a month, his life was made miserable by his friends stopping him on the street, and calling him up by phone, and saying, "Well, George, it's easier to be elected president of the Ottawa Golf Club than to be elected M.P. for Russell, isn't it?"

"Never mind," George would say, "I'll get there yet." Two years later he again tried to get there, through the medium of a by-election in Argenteuil, a Quebec county not far from Ottawa. But again the same annoying obstacle cropped up—lack of votes. And then there were more jokes at Perley's expense, more 'phone messages to the Perley office. And Perley retorted, "Just give me one more chance, and if I don't make the grade next time I'll quit."

Next time, at the general election of 1904, he made the grade. He was elected M.P. for Argenteuil with a goodly majority, and has since represented that riding in the Commons.

Ever heard of the Perley picnics down in Argenteuil? They're the big events of years down there.

This constituency, Argenteuil, is not an English-speaking constituency, neither is it a French-speaking constituency. It's 'alf and 'alf. Now, of all men on the face of the green earth, Perley is the one man eminently fitted to represent an 'alf-and-'alf constituency. English, of course, is his mother tongue, and as for French, he's the only English-born M.P. I recall at the moment who can speak it with perfect facility. He masters like a native the nasal twang in words like "Henri"—no, not the one you're thinking of—and fearlessly tackles all the other numberless points in French pronunciation of which the Anglo Saxon usually makes such a sorry mess. I guess he must have attained his perfection in French pronunciation by practising on the last syllable of the name of his constituency.

Well, to come back to the picnics. Once every two or

three years he entertains all Argenteuil, regardless of partisan distinctions, at a monster picnic. Thousands of English farmers and French farmers and village folk and lumber-jacks drive or walk miles and miles from every part of the county to take in this great fete.

And when they are all assembled after the feast, Perley soars aloft on the French and English eloquence biplane, and makes a new world's record at every picnic. Then it is that the "hurrahs" of the English mingle with the "vivas" of the French, in great and vociferous roundelay.

The Perley picnics are indeed a fine institution for the unification of the races. And there's no indication, so far, of their tending to reduce the Perley majority, either.

George Halsey Perley has just been made chief whip of the Conservative party in the Dominion House, and he figures as a likely Cabinet appointee in case the Conservative party should come into power in the Dominion. Mr. Perley is unassuming in manner, and he uses a considerable portion of his wealth in supporting organized charities. He directs a large lumber business, in which at one time J. R. Booth, the lumber magnate, drew his weekly pay-envelope as an ordinary workman. Mr. Perley is a director of the Bank of Ottawa and is a great lover of golf.

(Hon. E. H. Bronson will be the subject next week of the concluding sketch of the series on Millionaire men of Ottawa.)

The Havana Post, of Havana, Cuba, publishes a Tourist edition of its well-printed newspaper containing color work that may possibly be a surprise to many who are not very familiar with what is going on in that section of the country. One interesting feature is a display of photographic reproductions in color of branches of Canadian banks situated in Havana. The Royal Bank of Canada and the Bank of Nova Scotia are depicted, and in another colored picture the commodious clubhouse at Havana of employees of the Royal Bank is shown.

The board of trustees of the United States postal savings bank system, authorized at the last session of Congress, has agreed that interest at the rate of 2 per cent, a year shall be paid on deposits, the payment to be made once a year. The trustees also decided that no interest whatever should be paid until twelve months had elapsed after the original deposit. In order to simplify bookkeeping, interest will be computed only from the first of the month next after the deposit is made.

United States inspectors and marshals have raided the offices of the International Finance Company and El Progreso Banana Co., at 906-7 Tribune Building, New York. The officers were arrested, charged with using the mails to defraud. The companies claimed to own large holdings of land in Mexico and in Yonkers. The authorities say they own none.

The new Japanese budget shows the following amounts in yens, a yen being equal to about fifty cents:—Receipts, ordinary, 491,000,000; extraordinary, 51,000,000; expenditures, ordinary, 408,000,000; extraordinary, 134,000,000; Appropriations by departments, civil list, 4,500,000; foreign, 4,000,000; home, 23,700,000; finance, 211,200,000; war, 98,300,000; navy, 86,100,000; judicial, 12,700,000; education, 8,700,000; agriculture and commerce, 14,900,000; communications, 77,600,000.

Dun's Review says: In its bearing upon the future buying power of the country the most important development of the week is the official confirmation of the harvesting of the biggest corn crop on record, considerably over three billion bushels being the unparalleled yield. The Government report of cotton ginning is also helpful, indicating a crop well in excess of last year. The business outlook, however, is still doubtful and under conservative control, with the volume of transactions considerably below full capacity. The financial situation continues to maintain an ascendancy over the commercial, and while there is no substantial recession of the more hopeful sentiment recently established financial conditions are not clearly defined.

Ontario's Mineral Production.

THE report of the Ontario Bureau of Mines shows that for the nine months ending September 30, 1910, there were 23,824 tons shipped from silver mines in Ontario. Gowganda contributed 402 tons of ore containing 334,210 ounces of silver. The nickel and copper mines of Sudbury show increased output, with 13,905 tons of nickel and 7,168 tons of copper. The following table shows the production:

	Ounces.	Value.
Gold	1,000	\$28,729
Silver	19,791,033	9,792,669
Cobalt	275	44,884
Copper	7,168	1,022,436
Nickel	13,905	2,989,651
Iron ore	20,358	273,906
Iron pyrites	16,454	44,690
Pig iron	319,698	5,039,626
Zinc ore	700	5,760

The Bank of Montreal has revised its staff salary list, giving increases of from \$200 upwards to practically every staff man in its service. A prior increase went into effect several years since.

Two Porcupine gold mining companies have just been incorporated with provincial charters, each with a capital of \$1,000,000. They are the Porcupine Central Mining Company and the Bremner Porcupine Mines, Toronto.

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ALGONQUINS IN ALGONQUIN PARK.

Harry R. Charlton, head of the publicity department of the G.T.R. and G.T.P. Railways, in the above picture is seen seated on a log. The figure standing to his right is Norman Smith, proprietor and editor of The Ottawa Free Press. Captain E. J. Chambers, Gentleman Usher of the Black Rod, is the foremost figure seated behind the table, and next to him is Fred Cooke, of Ottawa. Gmeson (Tony) White, of the Montreal Gazette looks on from the background.



Cabby (badly worsted in the dispute): "Well, I 'opes as the nex' four-wheeler yer tikes, mum, will be an 'eagle!"—Punch.

INSURANCE THAT DOES NOT INSURE

Pitfalls of Co-Insurance set forth by an Expert—"Saturday Night" publishes for the first time a thorough explanation of this little-understood phrase of Fire Insurance, a subject which is of vital interest to Canadian business men—How the Co-Insurance Clause works automatically against the assured.

BY W. C. WRIGHT, INSURANCE ADJUSTER FOR THE ASSURED.

THIS is the clause of most general use in the insurance business, and with the seventy-five per cent., ninety per cent., and hundred per cent. forms are optional on nearly every manufacturing risk and on the mercantile risks in cities and towns with fire protection. The seventy-five per cent. form has been used on manufacturing risks for many years, but it is only within the last ten years that the eighty per cent., ninety per cent., and hundred per cent. forms seem to have come into general use. Within the past seven years, with the advent of specific tariffs and new manufacturing schedules, the application of these clauses has become general to practically all commercial business. The inducement offered for their adoption in the contract is a reduction in rates (varying somewhat on manufacturing risks) but generally twenty per cent. on buildings of first-class construction (i.e., brick or stone) and fifteen per cent. on all stocks and buildings of inferior construction (i.e., frame or metal clad). The local agent, if at all up-to-date, can always quote rates both with and without co-insurance.

While the clause is thus coming into general use because of the inducement of cheaper insurance, it is but imperfectly understood. The larger agencies and brokerage houses certainly are quite familiar with its meaning, as also are a few of the agents in the smaller towns. The explanation here given is not for those who understand, but for the great mass of the insuring public to whom the meaning and application have not been made clear. To the agents and brokers who unsparingly recommend these clauses our statement of some undesirable operations of the clauses in actual practice will come as a revelation. These clauses are always placed before the agents and the public, finished side out; those who are familiar with the selvages and the seams are seldom in a position to have an interest in turning the garment inside out. The ordinary agent or broker never has anything to do with the adjustment of fire losses except that some agents are allowed by some companies to adjust for them on small losses. The adjustment of large losses involving co-insurance is invariably carried on for the companies by experts in adjustment who do practically nothing else, and the details of the application of the clause and the serious, sometimes, disastrous, results to the assured rarely, if ever, are known to the agent. Even when he does know he is not anxious to have anything which might be regarded as unfavorable known of himself, his business or his companies, and he permits the matter to drop. No blame can be attached to either the companies or their adjusters for properly exacting the conditions of the clause when it is made a part of the contract. The blame for the hardships resulting should be borne most frequently by the agent who advises its use by those of the insuring public who are not in a position to live up to its conditions. The assured may be doing a business in a small way and have no system adequate to enable him to keep a sufficiently accurate account of stock values; he may not, in fact, usually does not, understand the clause and its action and what is necessary to live up to it; worse still, it is often attached without the knowledge of the assured to meet competition from low rates; and the writer has seen policies subject to one hundred per cent. co-insurance with the clause attached in such a form that all but four of twenty-three companies covering the risk made it evident they did not recognize the clause and its meaning, and some even stated elsewhere on the policy that there was no

Amount of insurance actually held 7,000
Showing a deficiency (which is the amount assured contributes on as a co-insurer) of 1,000

The loss amounting to \$4,000 is apportioned as follows:—
The company insures \$7,000 and contributes 7000-8000 of the loss \$ 3,500
The assured is a co-insurer for \$1,000 and contributes 1000-8000 of the loss 500
Showing the assured a loss of \$500, for not having maintained insurance up to eighty per cent. of the value, as agreed upon under the eighty per cent. co-insurance clause.

So far as the theory goes the above is absolutely correct, and once the values and damage are established, the clause operates just as above stated, but—well, we shall show later in this article the other side of the question. Generally, the reduction of rate is the same for the eighty per cent. form as for the ninety and hundred per cent. forms. A blanket policy covering a building and all its contents, or covering machinery, stock, and furniture and fixtures, all under one item will be written by practically all companies if the policy be made subject to the ninety per cent. co-insurance clause, but under recent rulings of most of the companies the rate charged is the highest rate on any portion (usually the stock) less the reduction for co-insurance and the resulting rate is usually so high as to make it undesirable to effect insurance under this form. With the ninety per cent. clause policies will be issued covering a whole plant, consisting of many buildings and their contents, all under one item. The difficulty of arriving at a fair average rate owing to the

The great difficulty the assured and ordinary appraisers, who are not trained adjusters find, not only with the co-insurance clause but with all matters of adjustment, is that they have no idea of where they are being led, in fact, they do not even know when they are trapped.

An example from actual practice shows the utter impracticability from a business standpoint of the co-insurance clause when applied to buildings which are depreciated from wear and tear and because of age, and therefore not modern, although in first class repair:

Building.	In	A	In	B	In	C	Totals.
Cost of construction ..	1879	\$6,000	1885	\$12,000	1890	\$8,500	\$26,500
Value with appreciation ..	30%	4,200	25%	9,000	35%	5,785	18,985
Cost to rebuild exact reproduction by appraisal ..	1910	9,800	1910	20,000	1910	16,000	45,800
Cost to rebuild and repair damage in same form as before fire, by appraisal ..		5,500		1,200		500	7,200
Appraisal loss, with depreciation, etc.		3,000		900		500	4,400
Appraisal value, considering depreciation ..		7,500		15,000		11,000	33,500
Insurance required 80% of appraisal value ..		6,000		12,000		8,800	26,800
Insurance in effect ..		5,000		10,000		8,500	23,500
Payment by companies ..	50-60	of loss 2,500	10-12	of loss 750	80-88	of loss 448	3,698
Loss by assured of appraisal loss by 80% co-insurance clause ..		500		150		52	702
Loss by assured based on cost of reinstatement ..		3,000		450		52	3,502

Referring to the above and the penalty the assured

Where the Co-Insurance Clause Should be Avoided.

- "The conclusions we have arrived at with regard to the co-insurance clause are as follows:
1. "It should not be applied on buildings unless the value can be accurately established, and unless the cost of reinstatement of damage will not materially exceed the established value. Policies on old buildings should never be subject to co-insurance.
2. "It should not be applied to stocks which are subject to rapid, frequent and heavy changes of value unless a perfect system of establishing value and of adjusting insurance is at all times in operation.
3. "It should not be applied on stocks such as retail millinery, novelties, photographic studios, etc., which are subject to heavy depreciation from age, or on stocks of firms who manufacture only in part, the raw material being supplied and held in trust.
4. It should not be applied on the stocks of those who do not thoroughly understand the clause, nor on the stocks of small merchants or manufacturers who do not regularly take stock.
5. "It should rarely be applied on store furniture and fixtures or on machinery; they are subject to so heavy depreciation that value and cost of reinstatement differ to such an extent that the clause is almost sure to work unfavorably to the assured.
6. "Adjustments under co-insurance should always be in the hands of experts thoroughly familiar with not only the clause, but with its operations when applied to particular cases."

shifting of value of stock, the different hazards, and even sometimes the action of some business concerns in misrepresenting the proportionate value of buildings to stock and other contents in order to get a low average rate, has made the companies rather unfavorable to granting blanket policies, except at the highest rate obtaining on any portion of the property insured.

The one hundred per cent. form is applied generally to lumber, grain, and staple products. When used it is usually by firms who handle large amounts of insurance and whose bookkeeping departments are able to give a daily statement of values, and who have a special clerk to make daily adjustments of insurance. Without such facilities the one hundred per cent. co-insurance clause is almost sure to result in loss either from carrying excess and therefore wasteful insurance or from being caught short in case of loss.

Adjustments Under Co-Insurance.

The first thing an adjuster does when a loss occurs under policies which are subject to a co-insurance clause, is to establish the value and damage. But it is just in the establishment of these values and damage that his fine handiwork comes in, and as is ever the case, when the expert comes in contact with the novice, the expert wins. Often the novice never knows that he has lost, or if he does know, he thinks that the result was correct; or if not satisfied on that point, he still thinks that such results could not be avoided. The adjuster avoids all reference to technical points, but keeps them always prominent before himself in his procedure. He works generally to keep the damage down and the value up, but if occasion requires, he allows even extravagant damages on particular items and applies the same estimate to the values. Some particular cases will explain more fully how deadly a boomerang the co-insurance clause can be when in the hands of a novice and its operation directed by the enemy.

In one instance the damage was to a factory, and four squares of roofing and one window were burned, about one thousand bricks knocked out and one hundred square feet of partition and of floor burned, the other damage was by smoke and water and repair work. The assured put on a builder to meet an adjuster, and naturally the builder wanted to secure all he could for his employer and asked thirty dollars a square for roofing complete, twenty dollars for the window, forty dollars for the thousand bricks and one hundred dollars per thousand feet for the lumber in partitions, and fifteen dollars for the hundred feet of flooring. The loss arrived at was eight hundred and thirty-two dollars. The adjuster then claimed the right to figure the value of the building in detail, applying the same prices, \$40 per thousand for brick, \$15 per window, \$100 per thousand of lumber in partitions, and \$150 per thousand of lumber in flooring, and the builder was forced to an agreement. The resulting value established by the appraisal under bond and signed by both appraisers was eleven thousand six hundred dollars. The building had been erected eight years before at a cost of seven thousand four hundred dollars.

Taking the value and loss established by this appraisal, the adjuster's statement was as follows:

Value of building ..	\$11,600.00
Insurance required, 80 per cent. of value ..	9,280.00
Insurance in effect ..	6,000.00
Loss and damage ..	832.00
Companies pay 6000-9280 of \$832 ..	\$37.97
Loss to assured ..	294.03

There is no doubt that had the assured placed his loss in the hands of an adjuster to adjust and not in the hands of a builder to appraise, the loss would have been established at a fair amount, an amount quite as great because while the price of new material and work would never have been claimed on an excessive basis, the cost of removal of debris and damaged portions and the extra charges for labor on small jobs would have more than taken care of the difference; and fair prices on work and material properly applied with depreciation would have established a value well below seven thousand five hundred dollars, and the co-insurance clause would not have been operative. The assured would have collected the whole of his loss.

most favorable to the companies, which was as follows:

Apportionment by Company Adjuster.

Insurance apportioned to buildings in proportion to values in each:

	Building A	Building B	Building C	Total.
Value ..	\$1,400	\$800	\$1,200	3,400
Orient ..	309	176	265	750
Cosmopolitan ..	309	176	265	750
Occident ..	309	176	265	750
Insurance in force ..	927	528	795	2,250
Insurance required 80% of value ..	1,120	640	960	2,720
Loss ..	1,120	640	960	2,720
Companies pay because of 80% co-insurance clause ..	309	176	265	750
Loss to be borne by assured, \$201 ..				959

CORRECT APPORTIONMENT.

	Insurance applying.	Insurance applying.	Insurance applying.	Total
Orient, subject to distribution clause ..	309	176	265	750
Cosmopolitan, under Kinzie Rule ..	309	176	265	750
Occident, under Kinzie Rule ..	309	176	265	750
Insurance in force ..	309	776	1,165	2,250
Insurance required, 80% of value ..	1,120	640	960	2,720
Companies pay ..	309	370	790	1,469

Insurance applying on items on which there is loss in excess of 80 per cent. of value, therefore companies pay the entire loss. From this it will be seen that on a loss of only \$1,160 the application of one system of apportionment rather than another made a difference in favor of the assured of \$201, or over 17 per cent. of his loss. None but an expert in adjustment would even detect, let alone check and correct this and a hundred other points in apportionment.

Just two examples of the operations of the co-insurance clause in adjustments on stock.

One stock was insured for \$10,000 and was almost totally ruined. It was sold after the adjustment of the loss and realized \$1,832. A wholesaler was employed by the assured and two adjusters were used, one as an appraiser, by the companies. The adjusters recognized immediately that there was no possibility of "making a salvage" by a detailed appraisal and taking Mr. Wholesaler aside they "talked it over with him" and offered to fix the loss at, "say, \$10,500, which is \$500 greater than the insurance"; and to this Mr. W. agreed. "Now we shall have to get at the value and will see Mr. Assured." After a consultation with him the two again "talked it over" and an appraisal agreement was signed by both the appraisers, fixing the value at \$16,000 and the loss at \$10,500. The adjusters then agreed to send the papers by mail to be signed and in about a week Mr. Assured received the papers and on each he found the following statement with the documents made out in accordance:

Value of stock established by appraisal ..	\$16,000
Loss on stock established by appraisal ..	10,500
Insurance required, 80% of value ..	12,800
Insurance in effect ..	10,000
Companies pay 100-128 of \$10,500 ..	\$2,030
Loss to assured ..	1,797

The loss was undoubtedly within \$2,000 of the total value of the stock; the stock was greatly in excess of \$12,000; the loss was therefore much in excess of the insurance; yet by a "clever" appraisal and adjustment the assured loses and the company saves \$1,797. What can the assured do? Attached to each form of proof of loss is the signed statement:

APPRAISER'S AWARD.

We, the undersigned, having pursuant to the within appointment, faithfully examined all details relative to the property insured and to the loss and damage thereon, making due allowance for depreciation of the property however caused, and after mature investigation into all matters and things connected therewith, do conscientiously declare that we appraise and estimate the cash value of the loss and damage to the said

"Without adequate bookkeeping facilities the one hundred per cent. co-insurance clause is almost sure to result in loss either from carrying excess and therefore wasteful insurance, or from the assured being caught short in case of loss."

property occasioned by the said fire at the sum of Ten Thousand Five Hundred Dollars, and that the cash value of said property immediately previous to the fire was Sixteen Thousand Dollars.

Dated at Leamington, this first day of April, 1910.

(Signed) WILEY WHOLESALEMAN, LIBERAL ADJUSTER.

The second example was a large wholesale stock subject to 80 per cent. co-insurance clause. The manager told the writer that the adjuster appeared very friendly, and cautioned him particularly regarding the co-insurance clause, and in effect said, "Your stock is heavy, your insurance is light, keep down your stock." He replied, "I can't keep it down, it was there." "Then make your bookkeeping do it" was the reply. Mr. Manager said, "I then decided I was up against something I did not understand."

The apparent effect of "keeping down the stock" is shown to the assured as follows: If a man carries \$30,000 insurance on a \$50,000 stock he is entitled to 30 40 or 75 per cent. of the loss; if \$30,000 insurance on a \$40,000 stock, he is entitled to 30 32 or 92 1/2 per cent. of the loss. No wonder the assured bites and is willing to allow a heavy depreciation.

In this, as in most cases, the total value was established from the books, and if there is any "keeping down the value" it is by heavy allowances for depreciation. The following statement from the case above quoted will show the effect of "keeping down the value" so that the co-insurance clause will not be operative:

Correct Adjustment.

Value of property at net cost ..	\$45,000
There was no depreciation and none was recognized ..	
Total value by appraisal ..	16,000
Net loss by deduction ..	29,000
Insurance required 80% of value ..	36,000
Insurance in effect ..	30,000
Companies pay 30-36 of \$29,000 ..	24,176
Loss to assured by 80% co-insurance clause ..	4,824

Stock, treated as depreciated 15 per cent., presumably that the co-insurance clause should not be effective to its full extent.

Total value \$45,000, less 15% ..	\$38,250
Total value of salvage by appraisal ..	16,000
Net loss by deduction ..	22,250
Insurance required 80% of value ..	30,600
Insurance in effect ..	30,000
Companies pay 300-306 of \$22,250 ..	21,814
Apparent loss to assured by 80% co-insurance clause only ..	436

But as a result of "keeping down the stock" to escape the co-insurance clause, the assured collects only \$21,814 instead of \$24,166, a net loss of \$2,352. As he never sees

(Concluded on next page.)

"The first thing an adjuster does when a loss occurs under policies which are subject to a co-insurance clause, is to establish the value and damage. But it is just in the establishment of these values and damage that his fine handiwork comes in, and as is ever the case, when the expert comes in contact with the novice, the expert wins."

co insurance, and others made it appear that they thought the policy subject to eighty per cent. co-insurance. These companies were not, as some might wish one to infer, little companies, and therefore run by incompetents, but they were all or nearly all the largest and strongest old line companies, and it must be confessed that the mix-up which resulted can hardly be said to reflect credit on the competency of their underwriting departments. Even the clause in common use has been held by one of the leading insurance law firms to be so poorly drawn that under certain circumstances it might be held as written to mean that the assured is under obligation to insure up to one hundred and sixty per cent. of the value of the property. So much for the difficulties in the way of understanding the clauses.

The eighty per cent. co-insurance clause as usually written is as follows:

Co-Insurance Clause.—It is a part of the consideration of this Policy and the basis upon which the rate of premium is fixed that the assured shall maintain insurance concurrent in form with this Policy on each and every item of the property hereby insured, to the extent of at least EIGHTY per cent. of the actual cash value thereof, and that failing so to do, the insured shall be a co-insurer to the extent of the deficiency, and in that capacity shall bear his, her or their proportion of any loss that may occur.

The ninety per cent. and one hundred per cent. forms differ only in that the words "ninety" or "one hundred" are inserted instead of "eighty" in the form.

The following explanation is furnished to agents by the Canadian Fire Underwriters' Association:

EXPLANATION OF THE APPLICATION OF THE 80 PER CENT. CO-INSURANCE CLAUSE.

This clause does not affect the settlement of a loss—
1. When the property insured is totally destroyed, as the full amount of insurance is then entitled to be paid upon satisfactory proof of such total loss.

2. When the property is insured for not less than eighty per cent. of its actual cash value, whether the loss be total or partial.
The clause affects the settlement of a loss only in the event of the property being partially destroyed when the insurance is less than eighty per cent. of the actual cash value, for instance:—
Assured sustains a loss of \$4,000 on property worth, at the time of the fire, \$10,000. He holds a policy for \$7,000, subject to the eighty per cent. co-insurance clause.
Sound value of property at time of fire \$10,000
Amount of insurance required under 80 per cent. clause \$ 8,000

Another example was a large wholesale stock subject to the 80 per cent. co-insurance clause. The manager told the writer that the adjuster appeared very friendly, and cautioned him particularly regarding the co-insurance clause and in effect said, "Your stock is heavy, your insurance is light; keep down your stock." The manager replied, "I can't keep it down, it was there." "Then make your bookkeeping do it," said the adjuster. Mr. Manager said, "I then decided I was up against something I did not understand."

ALLAN LINE

XMAS. SAILINGS

ST. JOHN AND HALIFAX
TO LIVERPOOL.

TUNISIAN... Dec. 8, 1 p.m. Direct.
VICTORIAN... Dec. 9, 5 p.m. Dec. 10.
GRAMPIAN... Dec. 15, 2 p.m. Direct.
HESPERIAN... Dec. 23, 4 p.m. Dec. 24.

BOSTON TO GLASGOW.
PRETORIAN... Dec. 9, 2 p.m.

PORTLAND TO GLASGOW.
SICILIAN... Dec. 16, 2 p.m.

Glasgow direct steamers carry
one class, "Second Cabin," and
third class passengers.
All steamers equipped with wire-
less.

For Rates, Sailings, etc., apply to
any Allan Line agent, or

"THE ALLAN LINE"
77 Yonge St., Toronto

GRAND TRUNK RAILWAY SYSTEM

Only Double Track Route

TO MONTREAL

Smooth Roadbed
Modern Pullman Sleepers
Unexcelled Dining Cars
Up-to-date Coaches
Beautiful Scenic Route

4 TRAINS DAILY 4

7.15, 9 a.m., 8.30, 10.30 p.m.

A DOUBLE TRACK ROUTE
CONTRIBUTES TO TRACK SAFETY.

Secure tickets, berth reserva-
tions, at City Ticket Office,
northwest corner King and
Yonge Streets. Phone Main 4209.

Co-Insurance Clause.

the two statements to compare them,
he never knows he has been done.

The loss under the co-insurance
clause is the first case is \$4,834,
in the second case apparently only \$436.
But the actual loss in the second case
by improperly applying depreciation
together with the co-insurance clause
is \$5,186, certainly a heavy penalty
for saving of 16 per cent. in the cost
of insurance. Even if 15 per cent
less insurance had been carried with-
out the co-insurance clause the
amount collected would have been
\$25,500.

Another feature of insurance
which taken in conjunction with the
co-insurance clause will often play
havoc with the indemnity, is the
clause "Owned by the assured or held
in trust or sold but not delivered."
This clause is written with a dozer
variations, but almost always with the
words "held in trust" therein. Its ap-
plication in one particular case will
suffice. A carriage works insures the
stock in building and in yard adjoining
under blanket policy subject to
90 per cent. co-insurance. They de-
considerable repair work on automo-
biles. The usual stock is \$10,000, and
\$9,000 insurance is carried. The auto-
mobiles are always kept in the yard.
If the night of the fire three machines
are in the yard valued at \$10,000 and
the stock in the building is totally
destroyed, the machines not being
damaged, the following is the correct
adjustment:

Value of assured's property.....\$10,000
Value of property "held in trust".....10,000

Total value.....\$20,000
Insurance required, 90% of value, 18,000
Insurance in effect.....9,000
Loss.....9,000

Companies pay 9-18 of \$10,000.....5,000
Loss to assured.....5,000
It is needless to say that when this
possible effect of the combined clauses
was pointed out the result was an im-
mediate amendment of the contract,
so as to protect the assured both on
the property which they owned or for
which they were responsible without
rendering them liable as co-insurers
because of property in which they had
no real (though an insurable) inter-
est.

The advisability of carrying the co-
insurance clause and the result of its
application in the case of loss depend
on so many things that it is quite im-
possible in the limits of a newspaper
article to more than merely mention
a few.

Many stocks, such as bar iron in
hardware stores, pig iron in found-
ries, certain contractors' supplies,
and many others of similar nature
should always be exempted from the
co-insurance clause. Underground
portions of foundations, drainage and
sewerage work, settings of certain
machinery, some chimneys and many
special items in manufacturing risks
should be covered in part by insur-
ance, though it certainly will be found
wasteful to insure for 80 per cent. of
value when only 15 per cent. or 20
per cent. reduction of rate is given
for the co-insurance clause. It is not
hard to believe that each particular
risk requires careful consideration by
experts, who have nothing to gain
from the volume of insurance placed,
in order to economically and yet prop-
erly insure and protect in full the
interests and the liabilities of the as-
sured.

TAPE

Record of the Market Fluctuations of Canadian Stocks for the Day, with High and Low a Year Ago. Inactive Securities.

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.	High	Low	Ask	Bid
100	180,000,000	55,816,665	176,333,583	3,244,539	Transportation	189%	Oct.	166	Mar.	192%
100	12,500,000	24,803,000	2,403,000	3,244,539	Canadian Pac. Ry.	70%	Sept.	63	Jan.	51
100	3,500,000	1,500,000	2,500,000	148,841	Detroit United	71%	Aug.	55	Sept.	79%
100	4,000,000	800,000	437,802	437,802	Halifax Electric	124%	Dec.	106%	Jan.	132
100	7,463,703	5,000,000	8,627,731	1,024,485	Havana Electric	103%	Dec.	39	Jan.	94%
100	7,463,703	5,000,000	8,627,731	1,024,485	Do, pref.	99%	Dec.	83%	Feb.	92
100	7,584,500	4,552,600	24,568,812	99	Illinois Trac. pref.	99%	July	90	...	90
100	15,000,000	3,073,400	416,344	416,344	Mex. N. W. Ry.	Listed	Feb.	10th	...	50
100	11,487,400	8,500,000	15,087,500	7,239,893	Minn. St. P. & S.S.M.	148%	May	132	Nov.	132
100	10,800,000	8,500,000	56,895,061	7,239,893	Montreal Street	223%	Dec.	203	Jan.	224
100	10,000,000	4,426,034	2,769,884	58,642	Northern Ohio Trac.	123%	Dec.	97	Jan.	116
100	1,000,000	18,530,150	947,154	142,380	Porto Rico Ry. Co. com.	52	April	35	Dec.	51
100	3,000,000	500,000	2,941,500	2,500,000	Que. R.L. & P. Co. com.	69	Dec.	38%	Jan.	57
100	9,500,000	1,183,573	1,183,573	1,183,573	Ritchie & Ontario	94%	Dec.	109	Jan.	90
100	3,132,000	40,236,326	131,007	131,007	St. L. & Chi. S.N. Co.	103%	May	79	Jan.	101%
100	31,250,000	6,000,000	2,597,507	2,597,507	Sao Paulo T.L. & P. Co.	161	Feb.	142%	Aug.	150%
100	10,000,000	12,257,000	3,988,327	3,988,327	Toronto Ry.	130	Dec.	107%	Jan.	123
100	8,000,000	2,826,200	8,033,000	8,033,000	Tri-City, pref.	93%	Oct.	84%	Jan.	95
100	10,000,000	3,000,000	19,503,068	814,903	Twin City, com.	116%	Jan.	96%	Jan.	102%
100	20,000,000	1,000,000	6,458,000	861,430	Winnipeg Electric	130	June	136	Jan.	192
100	12,500,000	3,649,000	2,276,000	2,276,000	Telegraph, Light & P.	150	April	138	Jan.	143
100	2,500,000	2,442,420	2,442,420	2,442,420	Consumers Gas	207%	April	195%	Jan.	200
100	41,380,400	50,000,000	903,766	903,766	Mackay, com.	95%	Nov.	69%	Jan.	91
100	41,380,400	50,000,000	903,766	903,766	Mackay, pref.	77%	Sept.	69	Jan.	74%
100	12,585,000	2,400,000	667,854	667,854	Mex. N. W. Ry.	89	Jan.	65%	July	86%
100	13,885,000	2,400,000	18,889,188	2,042,561	Do, pref.	107%	Jan.	103%	April	117
100	17,000,000	10,107,000	2,042,561	2,042,561	Montreal Power	136%	Dec.	109	Mar.	179
100	1,520,000	1,520,000	1,520,000	1,520,000	Shaw, W. & P. Co.	103%	Dec.	85%	Jan.	106
100	7,000,000	1,000,000	171,176	171,176	Toronto Tel. Light	135	Jan.	114	May	119
100	4,000,000	1,000,000	1,036,788	1,036,788	...	...	...	...	...	...

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.	High	Low	Ask	Bid
243	4,866,666	2,530,666	294,653	294,653	Banks	155	Mar.	148%	Feb.	150
50	10,000,000	6,000,000	722,139	722,139	Bank North America	201	Dec.	171%	Jan.	209
100	4,000,000	5,000,000	295,766	295,766	Commerce	248	Aug.	236	April	235
100	3,000,000	1,000,000	295,766	295,766	Dominion	135	Jan.	135	Jan.	135
100	2,649,300	2,649,300	402,665	402,665	Hamilton	206	Dec.	199	Jan.	205
100	2,000,000	2,000,000	23,812	23,812	Hochelaga	148	Sept.	140	Jan.	156
100	5,454,846	5,454,846	696,135	696,135	Imperial	223%	Jan.	223%	Nov.	229
100	4,000,000	4,000,000	257,567	257,567	Merchants	179	Jan.	160	Jan.	182
100	1,000,000	1,000,000	307,809	307,809	Metropolitan	111	Jan.	111	Jan.	111
100	3,810,400	4,191,441	257,769	257,769	Molson	254%	Jan.	254%	Sept.	245
100	14,400,000	12,000,000	26,014	26,014	Nationale	276	May	203	Oct.	275
100	773,800	1,373,150	26,266	26,266	New Brunswick	276	May	203	Oct.	275
100	3,000,000	5,500,000	5,500,000	5,500,000	Nov. Scotia	276	May	203	Oct.	275
100	3,461,660	3,461,660	455,919	455,919	Ottawa	213	Feb.	205	Mar.	215
100	2,500,000	1,250,000	39,671	39,671	Quebec	213	June	212	Jan.	210
100	5,000,000	5,700,000	228,393	228,393	Royal	233	June	213	Feb.	245
100	2,000,000	2,400,000	54,074	54,074	Standard	241	Jan.	224	April	219
100	4,000,000	4,750,000	68,871	68,871	Toronto	227	Jan.	215	July	214
100	4,354,500	2,200,000	102,443	102,443	Traders	148	Dec.	136	Jan.	144
100	2,244,000	1,800,000	28,676	28,676	Union	140	Dec.	130	July	147

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.			Wednesday, Nov. 34.		
						High	Low	Date	Ask	Bid	
Industrials and Miscellaneous											
100	8,125,000	1,875,000	7,500,000	.....	Amal. Ashes, Corp. com.	33	Oct.	27½	Dec.	14½	14
100	8,125,000	1,875,000	7,500,000	.....	Do, pref.	91½	Oct.	59	Dec.	51	50
100	3,000,000	1,000,000	510,000	.....	Black L. Cons. Assn. com.	23½	Dec.	21	Dec.	16½	16
100	3,000,000	1,000,000	510,000	.....	Do, pref.	62½	Dec.	49	Dec.	49	49
100	750,000	750,000	49,000	63,588	F. N. Burt Co. com.	59½	Dec.	53	Oct.	93	93
100	750,000	750,000	49,000	63,588	Do, pref.	93½	Dec.	91½	Oct.	105	63
100	3,500,000	10,000,000	3,500,000	736,940	Do, pref.	.....	.....	.....	.....	.....	101
100	3,500,000	10,000,000	3,500,000	756,490	Do, pref.	.....	.....	.....	.....	.....	101
100	13,500,000	10,500,000	5,000,000	73,296	Can. Cement, com.	.....	.....	.....	.....	86	23
100	13,500,000	10,500,000	5,000,000	73,296	Do, pref.	.....	.....	.....	.....	86	23
100	2,000,000	.....	13,713,927	3,306,001	Canada Term.	163%	April	140	Jan.	.....	161
100	2,986,855	1,959,455	2,541,300	76,740	Can. Con. Rub. com.	106	Sept.	27	Jan.	.....	94
100	2,986,855	1,959,455	2,541,300	76,740	Do, pref.	126	July	83	Jan.	.....	101
100	4,000,000	2,000,000	267,564	1,829,000	Can. Gen. Elec. com.	123	July	101	Jan.	105	.....
100	565,000	408,910	54,296	71,971	City Dairy, com.	35	May	15	Jan.	38½	37
100	565,000	408,910	54,296	71,971	Do, pref.	102½	Oct.	85	Jan.	100	.....
100	176,814	.....	.....	549,275	Crown Reserve	6.00	Oct.	2.60	Jan.	27½	29
100	35,000,000	.....	.....	.....	Dom. Steel & C. Corp.	79½	Sept.	67½	Jan.	64½	69
100	5,000,000	.....	6,451,058	6,451,058	Dom. Textile, com.	110	June	90	Jan.	101	99
100	5,000,000	1,850,000	6,451,058	6,451,058	Do, pref.	23½	May	14%	Feb.	.....	15
100	40,000,000	1,500,000	12,000,000	12,843,355	Lake Superior Corp.	145	Oct.	97½	Jan.	124	124
100	2,100,000	1,500,000	1,000,000	1,284,395	L. of Woods Milling	128	Sept.	118	Jan.	124	.....
100	2,100,000	1,500,000	1,000,000	1,284,395	Do, pref.	8.47	Aug.	4.20	Nov.	4.50	4.40
100	7,455,145	.....	.....	421,452	La Rose Cons. M. Co.	.....	.....	.....	.....	.....	.....
100	1,600,000	.....	978,966	527,783	Laurentide, com.	130	Sept.	112	Jan.	165	156
100	.....	1,200,000	.....	.....	Do, pref.	131½	Dec.	112½	Jan.	.....	156
100	2,500,000	2,500,000	.....	.....	Maple Leaf Mill, com.	.....	.....	.....	50	46	.....
100	2,500,000	2,500,000	.....	.....	Do, pref.	392	Sept.	107	Jan.	94	392
100	700,000	800,000	.....	393,596	Montreal Steel	105	Dec.	68	April	170	170
100	700,000	800,000	.....	393,596	Do, pref.	117	Dec.	104	April	117	117
100	6,000,000	1,000,000	4,000,000	336,907	Nipissing Mfg. Co.	9.25	Sept.	10.30	Jan.	10.75	10.75
100	6,000,000	1,000,000	4,000,000	336,907	N. S. Steel, com.	87½	Nov.	54½	Mar.	85	85
100	6,000,000	1,000,000	4,000,000	336,907	Do, pref.	122	Dec.	114	.....	115	115
100	2,500,000	2,500,000	1,750,000	729,315	Ottawa	112	Jan.	112	Jan.	112	112
100	2,500,000	2,500,000	1,750,000	729,315	Do, pref.	128	Sept.	118½	Jan.	126	125
100	2,150,000	1,075,000	2,000,000	602,605	Penmans, Lim. com.	66	July	42	Feb.	60	57
100	2,150,000	1,075,000	2,000,000	602,605	Do, pref.	93½	May	84	Oct.	85	85
100	937,500	900,000	685,690	152,690	W. A. Rogers	152	Dec.	101	Mar.	205	205
100	937,500	900,000	685,690	152,690	Do, pref.	111	May	97	Mar.	.....	108
100	875,000	1,250,000	.....	616,850	Stratted Wheat, com.	43½	Dec.	37½	Jan.	50½	.....
100	875,000	1,250,000	.....	616,850	Do, pref.	97½	Jan.	97½	Jan.	.....	97½
100	1,000,000	91,303	91,303	Threlkewy Cobalt Mine.	164	Feb.	129	June	123	118

SOME NEW PICTURES OF TOLSTOI



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The late Count Tolstoy in pilgrim's garb such as he wore on his journeys.



TOLSTOI AT YASNAYA POLYANA.

The Count is here seen walking around the house, followed by his sister-in-law, a widow, who lived with him.



The late Count Tolstoy in peasant's garb. He always wore the same dress as the moujiks.



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BREAKFAST AT YASNAYA POLYANA.

It was customary at the late Count Tolstoy's rural home in Russia for the family to breakfast in the open air during the summer months. The great author, his wife and his son are seen in the above picture.

The House of Broken Swords.

ON one side marshes met the snarling sea,
And on the other three gaunt mountain peaks
Shot up 'mid screaming eagles; and between,
Beetling above an inkv tarn, upclomb
That hostelry.

Cloud-high it loomed, and dark
As Amazonian forests. Far o'erhead
Its shadowy roof, sometimes but scindrift dim,
Sometimes was heaven, with lucent twilight skies
Besprent with stars; and round each echoing hall
In carven ambrys quaint, old storied arms
Blazoned the walls. There on Goliath's blade
Goliath's blood still rusted; there sea-born
Excalibur flaunted his wizard hit,
And Soldan's yataghan and Richard's brand
Hung with the baton that in Caesar's grasp
Dispeopled nations.

But the loftiest nave
In that strange house was hung with broken swords
Whereof the chiefest three had shields beneath
Scrolled each with shining names. One shield was
his
Who long time humbled Rome, and one, blood-red,
Recalled the Corsican; and last a shield,
Now wet with old men's tears, proclaimed the chief
Whose ramparts linger 'mid Virginian pines.
Untenanted the place, to casual eyes,
And silent; but anon began afar
Onset of armed feet, and thunders rolled
(Thunders or battle), and a hand unseen
Lifted a veil, and Lo! a marching host
Swept through the aisles, while on amazed ears
Sea-like uprose the Prayer of Beaten Men.

"We are the fallen who, with he'llish faces
Low in the dust, in stiffening ruin lay,
Felt the hoofs beat, and heard the rattling traces
As o'er us drove the chariots of the fray.

"We are the fallen, who by ramparts gory,
Awaiting death, heard the far shouts begin,
And with our last glance glimpsed the victor's glory
For which we died, but dying might not win.

"We were but men. Always our eyes were holden,
We could not read the dark that veiled us round,
Nor deem our futile plans with thine eno den—
We fought, not knowing God was on the ground.

"Give us our own; and though in realms eternal
The potslora and the pot, bestke, are one,
Make our old world to know that with supernal
Powers we were matched, and by the stars o'er-
thrown.

"Aye, grant our ears to hear the foolish praising
Of men—old voices of our lost home-land,
Or else, the gateways of this dim world raising,
Give us our swords again, and hold thy hand."

Thus prayed they, and no spoken answer fell;
But whose watched, saw the dark roof again
Flash into sudden, heaven aglow with stars
That aimed their rays, straight as God's glances, on
Those shields alone beneath the broken swords.
—William Hervey Woods in Scribner's.

Queen Dowager Margherita of Italy had allowed her priceless collection of laces to be exhibited at the Brussels exposition, and it was feared that they had been destroyed in the fire, but they were saved and have been returned. The queen dowager has endowed a lace factory at Venice, conducted for the purpose of perpetuating the art of Venetian lace-making, and her loan collection included some patterns of exceeding rarity.

Lady Laura Ridding is the president of the Women's Union in England, which held its annual parliament a few days ago with five hundred delegates in attendance from all parts of the United Kingdom. An effort to teach men sewing and one to revive the Greek method of education and physical culture were prominent among the topics brought up for discussion.

The Suffrage Situation

SYDNEY BROOKS, the well-known English man of letters and writer on political subjects, has in a recent issue of Harper's Weekly an excellent statement of the present position of the movement for female suffrage in England. It is worth quoting at some length. He says:

The British House of Commons recently brought to a close a two days' debate on woman suffrage. The question came before it in the form of a bill for extending the Parliamentary franchise to such women, about a million in all, as already possess the municipal franchise. The House of Commons passed the second reading of the bill by a majority of 109, and immediately afterwards by a majority of 145 voted to refer it to a committee of the whole House. This was at once a victory for the suffragists and a profound disappointment to them. It was a victory because after a prolonged and intensely serious debate the House adopted their contentions. It was a disappointment because by referring the measure to a committee of the whole House, the Commons killed all chance of its becoming law during the present year. Had they referred it to a grand committee which would have settled all its details and then presented the result to the House for final ratification or rejection, there might have been a possibility of the bill reaching the statute-book in the autumn session. But this course was deliberately not adopted. It was felt, and rightly felt, that the measure was of such importance that it should only be dealt with by the House as a whole, and as the time of Parliament is already fully mortgaged for the remainder of the year, referring the bill to a committee of the whole House was

tantamount to burying it beyond all hope of an early resurrection. The principle of the measure was asserted—though not, be it noted, by so large a majority as it had received on previous occasions—but steps were carefully taken to prevent effect from being given to it. All that the suffragists obtained from the fullest and most earnest and most searching debate that has yet been held on the subject in the House of Commons was an academic vote of approval in favor of their case—a vote that will not lead, and was not meant to lead, to any tangible results.

That is a result with which it is perfectly certain that the women suffragists will not remain satisfied. It will, I imagine, inevitably embitter them and instil into their agitation an extra vehemence that will stop little short of ferocity. It was hinted more than once during the debates on the bill that unless it became law the scenes of violence and disorder with which the public has been familiarized during the past few years would be repeated on a yet ampler scale. I can quite believe it. It will indeed surprise most Englishmen if a bill enfranchising women is passed without bloodshed. That it will be nassed in the long run hardly anybody doubts. But no government will ever make it a party measure, because no government that is ever likely to hold office in Great Britain will be a unit, or anything like a unit, on the question. What probably will happen will be that some government will bring in a bill—it is already urgently needed—dealing with the numberless anomalies and contradictions of the British electoral system; that an amendment will be introduced admitting women to the suffrage; and that the government will undertake to accept the amendment if the House endorses it. In that way, five years or so from now, women suffrage may conceivably become a reality. But the advocates of the cause are in no mood to wait five years. They want to see it triumph at once. The bill which was debated on July 11th and 12th represented the minimum of their demands. It was the result of a compromise among the various sections of the movement. The extremists intensely disliked its moderation and only consented to have it put forward in their name in the belief that the House of Commons, while certain to reject a more advanced measure, would adopt and give effect to a bill allowing women who already voted at municipal elections to vote also at Parliamentary elections. Now that even this meagre fraction of their claims has been denied to them, the result is pretty sure to be a recrudescence of the militant campaign.

That is how the militant suffragists view the matter. They know well enough that it is their vigorous methods which have brought the question to its present prominence and they are quite prepared to adopt yet more vigorous methods to insure its success. Their temper is more than bellicose, it is little less than bloodthirsty. There are scores of women—stretching all the way from women of title to factory hands—who will stick at nothing to further the cause; and if they become convinced that shooting a Cabinet Minister will help matters along, unquestionably they will shoot. Let there be no mistake about it; England is going to see some strange and distressing sights before this question is settled. Since Fenianism spluttered to its close no movement has arisen in Great Britain that is so likely to repeat its tactics and methods as the woman-suffrage movement. I set no limits to the fanaticism of some of its adherents.

On the nature of the case they make out I need hardly touch. The arguments for woman's suffrage are very much the same in all countries. Everything that can be said on the philosophy of the question has long ago been said. It is a subject the pros and cons of which have been as thoroughly explored as the pros and cons of vegetarianism. True to their national bias in favor of the concrete, the English suffragists rather neglect the merely theoretical side of their cause and lay the greatest stress on its tangible and material aspects. More perhaps in Great Britain than anywhere else is the movement



MRS. PHILIP SNOWDEN.

The celebrated English woman suffragist will speak in Toronto on December 6th. She is talented, beautiful and womanly. Many persons opposed to her views have been charmed by her personality.



PHILIP SNOWDEN, M.P.,

Who accompanies his wife on her present tour of America, is a member of the Independent Labor Party. He is regarded as one of the ablest and most judicious men in the ranks of that party.

LADY GAY'S PAGE

SOME little time ago, an English editor offered a prize for an essay of "Woman's Happiest Years," whether the writer preferred to, locate them before or after marriage, in the dawn or in the twilight of life. One naturally seems to turn to childhood, when childhood is endowed with natural advantages, pure air, flowers, fresh nature products, and healthy exercise. I love to hear a very old person tell about child-days, which are apt to come back very vividly when the twilight of age is settling over a life. But it is difficult to get a less experienced one to agree that child-days are the happiest in one's life. What of work and ambition and success, and love with its rosy hours, and parent-hood with its golden days, and the ecstasy of music and art, and the knowledge of travel. All these blessings and educators work happily with us, until it certainly is a toss-up when we are in our happiest decade. The essays may or may not have been worth consideration, probably they were the usual platitudes one gets in such a discussion, and I should fancy it would be wiser and more beneficial to study what were the most unhappy years and why? It's a big thought, my masters, and a searching one, what has made us most miserable in our lives, and how could we have avoided it? Aftersight may not save us trouble, but it often reveals us to ourselves in a very remarkable manner.

THERE is no greater shock given to the dignity of city social circles than the advent of an independent, original and unconventional member from some small place, or from the real "country." Lots of people come in from outside who are shy, nervous and anxious to fall into line as quickly and quietly as possible, of these the great rush takes little heed, merely wondering superciliously who on earth is that? But now and then comes one who is so individual or so reckless as to set aside accepted conventions and prance through established forms and ceremonies. We have not the power to deal summarily with such iconoclasts in this new country, besides, people of such courage and originality often turn out very good specimens when they get their second wind. Otherwise they dig their own social graves very speedily, fall or are pushed into them, quickly covered up and walked over by the rush, and no one ever thinks of them again, except with a smile at some awful faux pas, or a shrug at the assurance displayed. Quite otherwise is the end of the daring pirate who essays to break into charmed circles across the seas. By charmed, I do not mean moneyed, for in some very important coeries money breaks its own road into prominence; but in other circles which are as carefully guarded as ever was castle wall of baronial days. The intruder never gets beyond the cold storage plant, which is located just outside the gates. A quaint instance of this occurred the other day in England, when a horribly rich person from the

West met a dame of high degree at a reception for charity (where one paid a guinea to get in), and being presented by a busybody to the high-bred dame, talked very brilliantly and concluded by inviting the Londoner to come to dinner at her new house. The *grande dame* was sorry not to be disengaged, and put her new acquaintance into cold storage at once, by firmly announcing that she would accept no invitations to any place where she was likely to meet her again. This high-handed method is successful in an aristocratic society such as one encounters abroad, but fancy the fun which would ensue if anyone tried to cold-storage one of the aspirants to social notice in this free country! Far more cleverness and judgment and tact and patience are needed for a freeze-out in our primitive conditions, although when a mistress in the art really gives her mind to it, the result is eventually just the same. Many an invitation is evaded and refused, not because the guest would not enjoy the hostess' society, but prefers not to meet some social *bete noir* at her home.

PERHAPS it is simple affection for a girl whom I have known from childhood, or perhaps it may be some circumstances and traits of character which have mutually helped each other in her later years, that impel me to say my best good word for Josephine Finzel, whose face looks out from this page to-day. Mrs. Anthony Finzel is the youngest of three daughters of Mr. E. E. Sheppard, ("Don," of other days), and she is forming the Toronto Society of Dramatic Art and School of Production, with a studio at 77 Pembroke Street. Some five years ago, Josephine Sheppard "went on the stage" as the expression is, and earnestly, faithfully and with a good measure of success won her way. She has been associated with J. E. Dodson, Madame Kalich, Mrs. Fiske and Julia Marlowe, and has given her best energies to absorbing excellence and developing her own resources thereof. That Mrs. Finzel is admirably equipped for the special work she is undertaking in coaching pupils for concert or stage work, and that she would be an admirable teacher for children in deportment, expression and voice culture, is the natural fruit of her fine experience. She will manage private theatricals or entertainments for churches, hospitals and benevolent societies. I ask anyone who is interested and wishes help in any such enterprises to remember what I am only too glad to be able to write concerning a friend of two decades.

THE time of giving is at hand. Let me say one little word about the good one may get out of giving, which depends entirely on the spirit in which one gives. If you grudge, don't give! That may sound rough, but perhaps when you put it in practice the natural nobility in you may rebel, and you may reach by this

devious route the right spirit, which makes every gift a dedication and its giving an inspiring act.

It is, or ought to be, a very private matter, indeed, this giving, a sacred sort of thing, meaning a great lot to us who give, but never mentioned for discussion or comment. I have on my table to-day a little request for Christmas Cheer from that most useful and appealing institution, The Children's Aid Society, 229 Simcoe Street. It acts the quickest, does the best work of any society I have ever employed. Great stories could be made of sudden raids upon shocking homes, careless parents and suffering little ones, by a wise and gentle voiced woman I know, and I have almost been tempted to smile at the results. "When the Children's Aid gets after us," said a reformed slattern, "they keep at us—they will see fair play for the kids!" They get away to this watchword: "It is wiser and less expensive to save children than to punish criminals." What admirable common sense!

THERE was something more than pathetic about the visit of Sarah Bernhardt last week, to those who have revelled in her wonderful artistic and mental powers for more years than perhaps suit them to recount. It was poignant, the wonder of her will and the vision of the inevitable which she has so long defied. The honey sweetness of the voice only floated to one two or three times in a long evening; instead there were muffled rasping tones, and a break now and then. The quick, birdlike flutterings of her hands, the sudden turn of the head, all the little exquisite gestures with which she petted a lover, (say Mario, in the first act of *La Tosca*), were replaced by the slow weary uplifting of the chin, the heavy fall of the hand, which, while the perfect gestures for *L'Aiglon*, were yet eloquent of loss of strength and vitality. Yet she was well worth squandering good money upon, this marvel of a woman who will not definitely say farewell to youth, although a great grandmother. For we have our ineffaceable memories of her golden days, and they come back and wreath her little form, so pathetically old, with garlands of unfading flowers and now and then, in great moments, she springs from their coils and is again the Sarah of roscbud time, thrilling with passion and aflame. And we wonder and sigh and smile, and feel a little sinking at the heart, at the touch of Time upon a great life, at the unthinkable tragedy of three-score-and-ten, that waits for a curtain to go up upon a real last act. One owes this tribute of regret which is poignant, to a woman who has shaken our very souls time and again and filled us with delight and admiration.

DID you notice a paragraph in the papers saying that although huge amounts of false hair are now being worn, the price of such commodities as curls *a la grec* and braids *a la* something else was fallen

owing to the edict of the Chinese Emperor that queues are to be cut off. The unkind person who intermingled that effect and cause ought to be sent to Coventry. And Madame who reinforces her natural frizzes by pretty puffs and braids, and plunges recklessly on "transformations," may justly pause in trepidation lest she be carrying around the condemned pigtail of some inconceivable Celestial under her gold or silver theatre cap!

WHAT a lot of opinions are given which nobody asks for or wants! The carpers and volunteer analysts, critics and self-constituted judges of this world should sit upon elevated benches with dunce's caps on their intermeddling heads! You know the men and women I mean, those who are always discussing the affairs of their neighbors and giving judgment upon them—"I'll just tell you what I think about her," cried one such yesterday, whereupon a very calm voice said in tones of remonstrance: "Please don't—we really don't want to know!"

AN enquiry has come to this page as to what are the most desirable qualities to possess. The man or woman who sends me this typewritten query says: "Mere good looks in man or woman is an accident to which I do not refer." Toots! and such an accident has changed the fate of empires, ruined homes, inspired poets and made heroes. Well, to consider less potent matters. Were I making the best sort of a man or a woman, I'd give them prudence, sympathy and sense of humor. The long head, the warm heart and the gay spirit. The graces of human nature are as many as flowers in a summer garden, the greater good qualities as prosy as vegetables in a field. Which to select and not result in that awful being an unco' guid, is a task I've no brain for.

DOWN Evesham way," was what the chauffeur answered to our enquiry as to where he was taking us one recent summer day. I recalled it while I was thinking of Queen Amelie and King Manuel, and the bitterness which must be in their thoughts as they spend the dull November days "Down Evesham way." It is a beautiful way, in far, fair Worcestershire, where we rushed over the Cotswold Hills in a hunt for one particular beauty spot. Hunting for it, we rushed into Broadway, to see a fine specimen of an old English Inn and unexpectedly ran across Mary Anderson's grey stone house sitting by the wide road which got the village its familiar name, long before some of its inhabitants emigrated and brought the name out for New York's wonderful street. Down Evesham way should be peace and the pleasure of girlhood reminiscences for poor, proud, self-willed Queen Amelie, for she lived a good deal of her younger days in that part of Worcestershire. To come back with her young kinklet,—driven from the throne and country of his father, whose blood cries out on his assassins,—to come back to these exquisite leafy quiet lanes and roads, these ridges of hills, with gentle sheep and soft verdure. To come back for sanctuary and peace from alarms, must be hard for the proud, angry Queen Mother, who has been enduring her lot as best she can down Evesham way.

IN this country so little is it the habit to bring personal attendants on making a visit to friends, that the arrival of a *grande dame* with a very superior brand of maid recently put a hostess in the dilemma of her life. There was no accommodation for the servant in the town less than half a mile from her house. There was absolutely none in the house. The family was in despair, when one of the young daughters arose to the rescue. "I will go to Aunt Mary's while Mrs. — is here," she said quietly. "I don't suppose the maid will mind taking my room." And she did, only to be soundly reproached by the visitor for running off as if to avoid her. I hear that the visitor said afterwards that she was obliged to leave for home sooner than she intended as her maid was in a horrid temper at being taken into the country and put into a room without any bath. What the daughter of the house will say if she hears it is what I don't know, but can almost imagine.

Lady Gay
To the Wheatfield.

Give us this day our daily bread.
"Oh wheat," the wind, in passing, said,
"Tis you that answer everywhere
This call of Life's incessant prayer;
Bow, then, in reverence your head,
For 'tis the Master's gift you bear."
—Father Tabb.

The Paris Model Department

on the 3rd Floor of the Robert Simpson Co., Ltd.

Ten O'Clock Sales

will be held each week
in this department

COMMENCING on Tuesday morning and continuing for the rest of the week, The Peacock Room and The Girls' Model Department will have their special tables on which to show you a series of interesting and special articles, each at a price which will speak for itself. All that we ask is that you will honor us with a visit of inspection, and then compare our prices with those of others. We invite you, and we challenge you as well, for we have no fear of the result. We must be successful.

On These Tables in the Paris Model Department

you will be surprised to see Ulsters and Motor Coats, fine, soft, warm and sensible for the cold weather which is coming, in blanket cloth of all colors and sizes, for the ridiculously small sum of \$8.50. Other Coats in different styles and sizes which only require to be seen to be appreciated, at \$12.00 each. On another table are to be seen fine

English Tailor-made Suits

plain, but of good cut, in tweed, cheviot, covert coating and whale serge, at \$20.00 each, in all sizes and colors. Still another table holds some special Suits at \$15.00 and some at \$10.00 in black serge. One lady was heard to remark, "The making alone of these suits is worth the price which they are asking for them," and she was quite right. No two are alike and they are in sizes from 32 to 44.

In the French Lingerie Department

generally known as

The Peacock Room

are a wonderful variety of slightly soiled articles, including the

Mervellieux Corsets

at half price. But besides these are some special tables with

Liberty Dressing Gowns

To Be Sold Next Week at \$10.00 Each

bought this season, and which would make excellent and useful Christmas presents. They are in all sizes and all colors. Heavily wadded and quilted in silk lined with a contrasting color, and trimmed with frogs and cord and tassel at waist. These same gowns are being sold to-day in New York at \$35.00 each. The Jackets in the same style reduced to \$5.00.

The Girls' Model Department

will show on their special table girls' fine

Navy Blue Serge School Dresses

made by the best English tailors, belted at the waist with a leather belt, at the sum of \$10.00 for all sizes.

Children's Liberty Velvet Dresses

with white silk smocked yoke and sleeve, in various colors and sizes, at \$10.00 each.

English Rain Coats for Girls

to be placed on the table for the sum of \$6.00.

Each and every one of these garments sets a new value and record for quality and price. All that we ask is that you shall bear in mind the ten o'clock sale in the Paris Model Department and come and see for yourself.




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THE CZAR AND KAISER ON THEIR WAY TO THE HUNT.

They are here seen riding to the Oranienburg preserves at Potsdam, where 492 stags were killed in an hour. This is almost a slaughter-house record, and reads like an exploit of the Swifts or Armours.

Biliousness
Torpid Liver, Sour Stomach, Indigestion, Sick Headache — all cured by a regular morning glass of

Abbey's Effervescent Salt
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Here are slippers to delight every dainty woman. They are the last word in elegance and easy comfort, and are entirely different from any other slippers you have ever worn. For drawing room—bedroom—for evenings at home.

"SO-COSY" Slippers have soft, pliable mustang outer soles—with thick velvet cotton wool cushion and heavy felt inner sole. The uppers are the softest of fine leather—beautifully colored to harmonize with kimono, dressing gowns and negligee attire.

Sent by mail to you for \$1.25. (For an extra 25c. we will send them in a special dainty box for Christmas presentation.)

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We certainly won't pay fancy prices for an imported salt with a fancy name."

Windsor salt is all salt—pure, dry, dissolves instantly, and lends a delicious flavor to every dish.

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De Miracle

a revelation to modern science. It is the only scientific and practical way to destroy hair. Don't waste time experimenting with electrolysis, X-ray and depilatories. These are offered you on the BARE WORD of the operators and manufacturers. De Miracle is not. It is the only method which is endorsed by physicians, surgeons, dermatologists, medical journals and prominent magazines. Booklet free, in plain sealed envelope. De Miracle mailed, sealed in plain wrapper, for \$1.00 by De Miracle Chemical Co., 1012 Park Ave., New York. Your money back without question (no red tape) if it fails to do all that is claimed for it. For sale by

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The Indians, Social Club.....Dance.
The Jolly Thirty.....Dance.
The Noisy Seven.....Masquerade
Parkdale Lodge, No. 14, O.E.F.....
Canadian Home Circle No. 57, At Home,
Sunnyside Saturday Club.....Dance.

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Christmas gifts of gold and silver jewelry, wrought by hand in exclusive designs, offer something unique to the fastidious buyer. Work displayed from 10 to 6 week days.

Women's Art Ass'n Rooms
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Old Friends and New

On a Soldier Fallen in the Philippines.

STREETS of the roaring town,
Hush for him, hush, be still!
He comes who was stricken down
Doing the word of our will.
Hush! Let him have his state.
Give him his soldier's crown.
The grists of trade can wait
Their grinding at the mill,
But he can not wait for his honor, now the trumpet
has been blown.
Wreath pride now for his granite brow, lay love
on his breast of stone.

Toll! Let the great bells toll
Till the clashing air is dim,
Did we wrong this parted soul?
We will make it up to him.
Toll! Let him never guess
What work we set him to.
Laurel, laurel, yes;
He did what we bade him do.
Praise, and never a whispered hint but the fight he
fought was good;
Never a word that the blood on his sword was his
country's own heart's blood.

A flag for the soldier's bier
Who dies that his land may live!
Oh, banners, banners here,
That he doubt not nor misgive!
That he heed not from the tomb
The evil days draw near
When the nation robed in gloom,
With its faithless past shall strive.
Let him never dream that his bullet's scream went
wide of its island mark,
Home to the heart of his sinning land where she
stumbled and sinned in the dark.

—William Vaughan Moody.

Gethsemane.

IN golden youth, when seems the earth
A summer land for singing mirth,
When souls are glad and hearts are light
And not a shadow lurks in sight,
We do not know it, but there lies
Somewhere, veiled under evening skies,
A garden each must some time see,
Gethsemane, Gethsemane,
Somewhere his own Gethsemane.

With joyous steps we go our ways,
Love lends a halo to the days.
Light sorrows sail like clouds, afar,
We laugh and say how strong we are,
We hurry on, and hurrying, go
Close to the border land of wo
That waits for you and waits for me.
Gethsemane, Gethsemane,
Forever waits Gethsemane.

Down shadowy lanes, across strange streams,
Bridged over by our broken dreams,
Behind the misty cape of years,
Close to the great salt font of tears
The garden lies; strive as you may
You can not miss it in your way.
All paths that have been or shall be
Pass somewhere through Gethsemane.

All those who journey, soon or late
Must pass within the garden's gate;
Must kneel alone in darkness there
And battle with some fierce despair.
God pity those who can not say—
"Not mine, but thine"; who only pray,
"Let this cup pass," and can not see
The purpose in Gethsemane.
Gethsemane, Gethsemane,
God help us through Gethsemane!
—Anon. in N.Y. Globe.

I Saw from the Beach.

I SAW from the beach when the morning was shining,
A bark o'er the waters move gloriously on;
I came when the sun o'er that beach was declining,
The bark was still there, but the waters were gone.

And such is the fate of our life's early promise,
So passing the spring tide of joy we have known;
Each wave, that we danced on at morning, ebbs from us,
And leaves us, at eve, on the bleak shore alone.

Ne'er tell me of glories, serenely adorning
The close of our day, the calm eve of our night—
Give me back, give me back the wild freshness of Morning,
Her clouds and her tears are worth Evening's best light.

Oh! who would not welcome that moment's returning,
When passion first waked a new life thro' his frame,
And his soul, like the waked that grows precious in burning,
Gave out all its sweets to love's exquisite flame?

—Thomas Moore.

Song.

CAN life be a blessing,
Or worth the possessing,
Can life be a blessing, if love were away?
Ah, no! though our love all night keep us waking,
And though he torment us with cares all the day,
Yet he sweetens, he sweetens our pains in the taking;
There's an hour at the last, there's an hour to repay.

In every possessing,
The ravishing blessing,
In every possessing, the fruit of our pain,
Poor lovers forget long ages of anguish,
Whatever they have suffered and done to obtain;
'Tis a pleasure, a pleasure to sigh and to languish,
When we hope, when we hope to be happy again.
—J. Dryden.

The Lace Industry of Ireland.

AT the time of the Cork Exposition, in 1884, special attention was paid to the display of lace productions and care taken to point out the defects of workmanship and how to improve the workmanship, so as to bring about the best results. Since that time the Irish lace industry has been increasing in importance steadily until at the present time it is the source of compensation to a large number of people in the poorer districts, where chances for earning a livelihood are scarce. Few of the girls who make lace can take it up as a constant employment, as the work is unusually tedious and a severe strain on the eyes, and, as a rule, it is engaged in as a sort of subsidiary occupation to farm and household work.

If the lace makers could work constantly their compensation would vary from \$3 to \$10 per week in proportion to their skill, but, as it is, their remuneration is small. It is estimated that there are about 6,000 girls engaged in the lacemaking industry in Ireland. The majority of these do their work at home, in poorly lighted and uninviting quarters, very much out of keeping with the spotlessness required of the dainty fabrics which they produce, but there are a large number of peasant girls who work at convents under the supervision of nuns, whose work-rooms are usually well lighted and suitably equipped. Most of the point lace of Youghal, Kinsale and other centres is produced in these convents. The girls who work independent of the convents usually make the lace under contract with dealers in Cork, Dublin, Queenstown, Belfast and London. Some of the smallest shopkeepers keep as many as 100 girls at work for them, and buy up all they produce.

Until recently the lace makers encountered considerable difficulty in placing their products on a suitable market where competition was not limited. Those that lived in remote country districts had no other way to dispose of their work than through the nearest shopkeeper who had connections with the wholesale dealer, and their compensation consequently was pathetically inadequate.

During the past twenty years or so, however, there has been a movement on foot to improve these conditions, which has resulted in the establishment of twenty-three co-operative societies, sixteen schools under the congested districts board, the lace depot at Dublin, and the Irish Industries Association at London, with the aim in view of opening up the way to a competitive market for the products of the lace workers of these isolated sections of the country. The congested districts, where the schools supervised by the Congested Districts Board are located, are the very poor sections on the western coast, and the cottage industries are particularly helpful there; in consequence of which the organization of these schools and co-operative societies has done much to improve the circumstances of the peasants. Furthermore, these organizations have been of valuable service in providing patterns of the latest designs demanded by fashion to the workers in the convents, which are often situated in out of the way sections of the country.

The Liber Veritatis.

WHAT a pity that in the interest of American mammas who pine for their daughters to wear English coronets, the "Liber Veritatis" of William Beckford is still in manuscript, says The Argonaut. The eccentric author of "Vathek" had such a distaste for new families and for mesalliances contracted by men and women of rank that he took a particular delight in compiling his "Liber Veritatis," the purport of which he one day explained to a friend. "I pull the peerage about sadly. I recently amused myself by examining the claims of the peerage to be 'gentlemen'; in the heraldic sense, I mean. You cannot think how few there are who can claim an ancestral honors, yet all pretend to do so the moment they get a coronet. Nobles in the heraldic sense are not peers exclusively; they are those only who bear a coat-of-arms, the older are more noble—they need not have a title at all. A minister may make a peer of anybody, but he can only through the Crown make a noble of inferior rank to a country gentleman whose family has long borne arms. On the Continent a count may take precedence of a prince, if not of a royal line, if he be a noble of older standing. There are not more than thirty of the old nobility in the House of Lords—why pretend it is otherwise? A peer of to-day, it is true, will do for legislative objects. Every syllable is true in the 'Liber Veritatis.' In view of all this it is not surprising that when Beckford met a clergyman who declared himself a descendant of Princess Pocahontas, he should have said "that is a descent from a real sovereign of nature, not one of our have given any three of his own ancestors in exchange modern mushrooms," and added that he would willingly for the pedigree of the clergyman.

Miss Eva E. Bean, of Old Orchard, Maine, was recently admitted to practice in the United States circuit court, achieving a distinction never before granted to a woman.



Photograph, 1910, by Underwood & Underwood, New York.

A cablegram from Paris announces the wedding of Charlotte Katherine Palmer to James C. Parrish, Jr., a relative of the Vanderbilts. The Parrishes are very wealthy and have a beautiful home near Southampton. Miss Palmer formerly was in "Wang" and also with the Lew Fields forces.

In the frozen regions of the North or in the hot countries of the South, a pure high grade Coffee like

Seal Brand Coffee

Is the friend of mankind, bringing comfort and cheer wherever used.

Sold in 1 and 2 lb. Cans only.

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What Every Woman Knows
NO EXPENSIVE HOUSE GOWNS CAN SO MAKE A WOMAN FEEL HER DAINY EXCLUSIVENESS AND POSITIVE COMFORT AS

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Garments for Women

These "comfy" house gowns and dressing gowns bear the unmistakable evidence of superiority. They make an irresistible appeal to women of refinement and superior taste. Yet, they are no more expensive than the ordinary kind of house garments. Cut to pattern, they will fit you perfectly.

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Dinner Napkins, 1/2 x 3/4 yd., \$1.42 doz.
Tablecloths, 2 1/2 x 3 yds., \$1.42 ea.
Linen Sheets, \$2.24 pair.
Linen Pillow Cases, frilled, 33c. each.
Linen Huckaback Towels, \$1.1 doz.
Glass Cloths, \$1.18 doz.
Kitchen Towels, \$1.32 doz.

Handkerchiefs.

Ladies' All Linen Hemstitched Handkerchiefs, 1/4 and 1/2 in. hem, 84c. doz.
Ladies' Linen Handkerchiefs, hemstitched with drawn thread border, \$1.08 doz.
Gents' Linen Hemstitched Handkerchiefs, 1/2 in. hem, \$1.06 doz.

Embroidered Linen.

Afternoon Teacloths, from 90c. ea.
Sideboard Cloths from 90c. ea.
Cushion Covers from 48c. ea.
Bedspreads for double beds, from \$3.30 ea.
Linen Robes, unmade, from \$3.00 each.

Dress Linen.

White Dress Linen, 44 in. wide, soft finish, 48c. yd.
Coloured Linen, 44 in. wide, 50 shades, 48c. yd.
Heavy Canvas Linen, in colors, 48 in. wide, 42c. yd.

Underclothing and Laces.

Ladies' Nightdresses from 94c. ea.
Chemises, trimmed embroidery, 56c. ea.
Combinations, \$1.08 ea.
Bridal Trousseaux, \$32.04.
Layettees, \$15.03.
Irish Lace goods direct from workers at very moderate prices.

Collars and Shirts.

Gentlemen's Collars, made from our own linen, from \$1.15 doz.
Dress Shirts, "Matchless" quality, \$1.42 each.
Zephyr, Oxford, and Flannel Shirts, with soft or stiff cuffs and soft fronts, at manufacturers' prices.

System of Business—Samples and price lists post free anywhere.—Goods packed securely by experts for shipment abroad.—Merchandise forwarded against bills of lading or bank draft.—Carriage paid on orders of £1 and upwards to port of shipment.—Foreign orders receive special care and attention.

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WHEAT

TB TB

NOBODY likes stale bread. Most housewives know this, and even that old standby, bread pudding, cannot consume all the left-over bread of the ordinary household. There is a peculiar property in the ingredients of

Tomlin's Bread

that keeps it from getting stale as quickly as some breads you've been used to. Think of the economy and satisfaction this means! Naturally it doesn't crumble when sliced or lump off when buttered.

Why not ask the driver to call and leave a trial loaf—now—to-day?

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Best Yeast
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Society

ONE of the most charming of the month's bright house dances was that given by Mrs. John Bruce for her daughter Muriel, who is now entering her second season. The big, old-fashioned home in Bleecker street, with its wide square hall and spacious rooms, was just nicely filled with the *fin fleur* of the young set, no married people having been invited, and Colonel and Mrs. Bruce looking unceasingly after their happy guests, while Miss Muriel saw that every programme was filled as soon as possible. Supper appeared on quartette tables at eleven-thirty and was much enjoyed. The music was good, and the cosy sitting out places were filled between dances, the colonel's big study library on the upper floor, with its bright coal fire, being an ideal lounge. Mrs. Bruce wore black sequined net and Miss Bruce palest blue. Miss Muriel Saunders, who is spending a short time with Miss Bruce, was in white crepe. Miss Gibson, attended by Mr. Sydney Fellows, A.D.C., came in after the Flonza'ey concert, and looked very nice in ecru chiffon embroidered and relieved with touches of palest blue. Miss Madeline O'Brien, a debutante, wore pale lavender charmeuse; Miss Beatrice Delamere was very pretty in white, with violets and a jeweled coiffure bandeau; Miss Gladys Francis was radiant in white satin with cerise tasseled scarf of chiffon, and a touch of the same in her dark hair; Miss Dorothy Beardmore was in white satin and lace, and Miss Yvonne Galt, Miss Dorothy Primrose and Miss Phylis Nordheimer were in white. Miss Olga Schwartz, Miss Eleanor Mackenzie, Miss Kingsford, and Miss Kathleen Burns were in pale blue. Miss Maida McLaughlin looked very smart in cream satin. Miss Robins wore dull mauve faille with pearl passementerie. Miss Het was in pink, with bands of Oriental embroidery. The Misses Cross wore blue chiffon and white satin respectively. Miss Le Mesurier wore mauve satin, and Miss Edna Reid was in yellow. Miss Lillian Crowther wore yellow. Miss Evelyn Taylor also wore pale primrose satin very smartly trimmed with fur. Some of the men were: Mr. Kirkwood, H.T.C.; Mr. Allen Taylor, Mr. Allan Beatty, Mr. Roy Nordheimer, Mr. Douglas Kert and Mr. Lightbourne, Mr. Le Mesurier, Mr. Molesworth, Mr. Sanderson, and many others, the number slightly more than that of the girl guests, an ideal condition.

Mrs. Villiers Sankey is visiting her daughter, Mrs. Malone, in Owen Sound. Mrs. Corbett, her third daughter, received for the first time since her marriage, in her new home in Foxbar road last week, and Mrs. Sankey and Mrs. Hugh Hoyle, her second daughter, assisted. Mrs. Corbett wore her white satin *robe des nocces* and welcomed her visitors with the cordial gaiety which has always made her so attractive. The teatable in the cosy dining room was bright with crimson bloom.

The holiday dance at Government House, which is being arranged for December 23, the Friday before Christmas, is looked forward to with great anticipation by the girls in their first season, who are always among those invited. They have made their calls and put their names in the big visitors' book, and are enjoying in anticipation the dance of the Ante-Noel season. As the dance comes so soon before Christmas there will be big brothers home from R.M.C. and colleges of less martial tone, beside the welcome homecomers who are carving out their fortunes afar, with a more or less keen edge.

Sir Mortimer and Lady Clark received a large number of guests at their home, 303 Wellington west, last Saturday. At the tea hour it was a crush, and the big hats retired to the stairway or some unobtrusive corner in self-defence. Sir Mortimer, Lady Clark and Miss Clark received in the drawing room, Miss Elise looking after the guests further on. The hostess wore delicate grey velvet and chiffon, and Miss Clark pink silk. Miss Elise was in pale grey with a bouquet of orchids and lily of the val-



Miss Edith Holland.

ley pinned on her corsage. A large silver centrepiece on a mirror was on the teatable, filled with mauve mums, and the rooms were decorated with roses and carnations. Miss Macdougall, of Montreal, was one of the house party in a becoming gown of rose satin and chiffon.

Mr. and Mrs. Fritz Fox are settled in their new home, 29 Foxbar road, and Mrs. Fox receives next Thursday. Her first reception was held last Thursday.

Mrs. and Miss Lennox are back from Europe. Miss Maisie remained in Paris at school.

The debutantes' dance, which was such a bright event of last season, is to be gotten up by this year's buds for an early date in January, the 9th being spoken of for the event. Lady Mulock, Mrs. G. Allen Arthurs and Mrs. Ewart Osborne are to be some of the patronesses.

General Colin McKenzie, C.B., has spent a few days in town this week. On Tuesday he was entertained at dinner at Government House; on Wednesday he attended

the St. Andrew's Society's ball at the King Edward, and on Thursday was guest of honor at a dinner given by the officers of Stanley Barracks. The Scotch dances on Wednesday night were a feature of the ball, and some graceful dancers had a great time, the practises at the Armouries having been very helpful to those not adept. Miss Gordon, of Aberdeen, who is spending some time in Toronto, was a new dancer much admired.

A very happy looking pair of affianced young folks are Mr. Harold Beatty, of Oakdene, and Miss Lois Duggan. They were congratulated by many friends at Mrs. Gouinlock's dance, where also were another engaged couple, Miss Muriel Jarvis and Mr. Sinclair. Miss Jarvis and Miss Duggan came out a couple of seasons ago, when they divided honors as to beauty and popularity. All four young people are very highly esteemed in Toronto and have many friends elsewhere.

Friends of Mrs. J. S. Broughall, wife of the Rector of St. Stephen's, are most glad to hear of her convalescence from a severe attack of grippe and pneumonia.

The Island Aquatic Association gave their fourth annual ball on November 25 at McConkey's. The committee had made most excellent arrangements, and the guests, numbering about two hundred, enjoyed the results. This dance, despite its size, takes on almost the flavor of a family party, so long and so pleasantly have its members known one another during nearly a score of seasons spent on Toronto Island. They are proud of their consanguinity to the erstwhile lonesome little sandbar, which has become by wise dredging and land making a charming summer spot. They carried out their traditions on the dance night, and some of the older Islanders had a game of bridge in a specially arranged card room, and at supper gathered around an oval table in the midst of their hilarious juniors, who seated themselves congenially all around the big cafe, while the Hungarians played an accompaniment to their joyous chatter. The patronesses at the dance were Mrs. Dyas, Mrs. Arthur Denison, Mrs. Lowndes, Mrs. Hill, Mrs. Lugsdin, Mrs. Copping, Mrs. Eastwood, Mrs. Lamont, Mrs. Ryrie, Mrs. Langley, and Mrs. Douglas. Among the young matrons, a pretty one was Mrs. George Chadwick in black, richly embroidered in silver. The girls, this and last season's belles, were all prettily gowned and full of that *joie de vivre* which always marks the Island dances. There were shoals of men, good dancers and good looking.

Mr. and Mrs. George Gouinlock gave a most successful dance at McConkey's on November 23 for Miss Naomi Gouinlock's debut. There was a marked smartness about this gay affair, and it will be remembered as one of this season's best arranged events. The music was very good, and the catching melodies of Madame Sherry and "The Arcadians," which this season's dancers have received so enthusiastically, were played by the orchestra and sung by the dancers with much success. Mrs. Gouinlock wore a lace and jet dress mounted on white satin and carried pink roses. The debutante's flowers were lovely, and a table full of bouquets was arranged in the ballroom. Most of the girls who came out last month were at this dance, and were most emphatic in their enjoyment and gratitude to their kind host and hostess. Supper with Hungarian music and a tempting menu divided the programme, which was danced through with much enthusiasm. Miss Naomi was a very graceful and happy debutante in a lovely white satin gown, and her two elder sisters have lost none of the charm they possessed at their own debut a short while ago. Dr. Gouinlock, of New York, was at the dance, and his daughter was also enjoying herself with the younger set. One of the out-of-town guests who looked particularly pretty was Miss Evelyn Nesbitt, of Woodstock, Mrs. Mann's guest, who carried lovely roses.

Mr. Kenneth McDougall was elected president of the Toronto Skating Club, which will meet during the season in Mutual street rink on Tuesday and Saturday afternoons. Mr. Stanley Livingstone is treasurer, and Mr. H. H. Edgar secretary. A committee includes Mr. Arthur Jarvis, Mr. Roy Jones, Mr. Howard Ridout, and Mr. A. R. Martin.

Mrs. Charles Fuller had some friends to tea on Friday, November 25, at her home in South Drive, when her three daughters, Mrs. Newman, Mrs. D'Espard, and Mrs. Robert Gay assisted in waiting on the company. Mrs. Jack Massey and Mrs. Lewis poured tea and coffee at a table decorated with pink mums and pink shaded candles.



Mr. Thomas C. Keefer.

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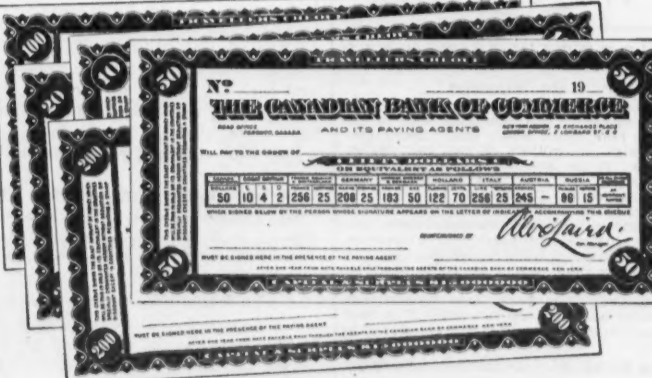
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A Chinese Hero.

At Lo-ping Hsien is a statue draped in full dress of a mandarin (the Pu-ting, or police master) named Chin, who gave his life for the people. An exile who was in the camp at Jauchow and who owed the Hsien (district magistrate) a grudge, rode a black horse to Lo-ping, and having killed the Hsien, got back for the Jauchow roll call next morning. As the murderer could not be found orders came from the capital that a large number of people should be killed. To prevent this slaughter of innocent folk, the Pu-ting, a good old man, said he stabbed the Hsien after a few words over the wine cups, and he was consequently beheaded. No resident of the district would deal the fatal blow, but an itinerant cobbler or bamboo worker did it for a reward of forty taels. Tradition adds that he was struck dead by lightning after leaving the execution grounds.

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Afternoon Teas.

Dec. 2—Mrs. Harry Wright, for Miss Dorothy.
" 2—Miss Elf. Bowes, for Miss Petica Geddes.
" 3—Mrs. Lane, for Miss Ethel.
" 3—Mrs. Delamere, for Mrs. Keefer, of Ottawa.
" 3—Colonel Merritt, for Mr. Frederic Villiers.
" 6—Dr. Stowe Gullen, for Mrs. Philip Snowden.
" 7—Mrs. Townsend, for Miss Constance.
" 7—Mrs. H. Barry Hayes.
" 9—Mrs. A. M. M. Kirkpatrick.

Dances and Receptions, Etc.

" 2—Mrs. G. E. Gooderham, for Miss Eleanor, at the King Edward.
" 2—Victoria College Conversation.
" 3—Mr. Frederic Villiers' war-talk at Massey Hall.
" 6—Mrs. Gerhard Heintzman, for Miss Cornelia, at McConkey's.
" 7—Mrs. Mavor, soiree musicale.
" 8—Mrs. Howard and Mrs. Leadley, at the Metropolitan.
" 9—Rugby dance, "Varsity Gymnasium.
" 12—Mrs. J. A. McKee, at McConkey's.
" 28—Parkdale Canoe Club, at McConkey's.

Social and Personal.

THE engagement of Miss Lois Duggan, eldest daughter of Mr. E. H. Duggan, and Mr. Harold Eastwood Batty, eldest son of Mr. S. G. Batty, of Oakdene, Isabel street, is announced.

Mrs. Warrington gave a tea on Tuesday at the Bragade Apartments, Avenue road, two flats being thrown into one for the event. The hostess, looking very well and faultlessly gowned, received in her artistic drawing room, an Mrs. Parkyn Murray assisted her mother. Although the day was a wretched combination of snow, mud and rain, people came in good numbers, some arriving late from Mrs. Jennings' tea, which was on the same afternoon. Mrs. Jack Murray and Mrs. F. Glackmeyer poured tea and coffee, and the waitresses were most attractive. Miss Mona Murray, Miss Lois Moyes, Miss Evelyn Reed, Miss Edith Snellgrove, and Miss Gertrude Thompson being of the number. The table was beautifully decorated with Richmond roses, ribbons to match, and white hyacinths. The effect was cheery in the extreme on coming in from the gloom outside.

Mrs. Watson, of Admiral road, was one of last week's most generous hostesses. On Thursday she gave a large tea which was perfectly done, and on Friday evening a dance for the friends of her nice young sons, which I am told was quite delightful. Bernhardt enticed me from the chance of forming an opinion, but with such a suitable house, with its ballroom, a hostess sparing neither thought nor expenditure to make her young friends happy, and able assistance from her sons in looking after everyone, it is no wonder the dance was a success.

The officers attending Mr. Frederic Villiers' lecture in Massey Hall to night have received permission from the D.O.C. to wear their uniforms. The lecturer is not so well known to the young set as to those who remember the Franco Prussian, Soudanese, and other wars, but all are assured that the lectures of Mr. Villiers are most interesting and full of information of the great modern wars. There will be lime-light views presented this evening.

Trinity College Cinderella dance last week was a jolly affair of Thursday night, when a pretty gathering of girls and a corresponding party of student and other friends and good dancers were on hand early, bearing in mind the early close of such festivities. The Provost, Mrs. Charles Fleming, his sister, Mrs. Boyle, the new professor's wife, and Dr. Eoyce, and several others chaperoned and received the young people. Refreshments were served at eleven, and the dance was very pleasant indeed.

The marriage of Miss Edith Anderson Holland, daughter of Mr. W. H. Holland, 307 St. George street, one of the most lovely and amiable girls in Toronto, and Mr. Thomas Coltrin Keefer, of Ottawa, son of Mr. T. C. Keefer, of Rockcliffe, took place at mid-week, November 23, at half past two o'clock, in St. Paul's church, Rev. Canon Cody officiating, assisted by Canon McNab. The bride was brought in and given away by her father, and never did she look more a queen among girls than in her rich satin bridal robe, with gleaming pearls and soft fine lace. The veil of Limerick lace and orange blossoms gave the finishing touch to her beauty. The maid of honor, Miss Marjorie Macdonald, and the bridesmaid, Miss Elsie Keefer wore a soft yellow shot charmeuse frocks, veiled with ninon, with pink pearl trimmings, and dashing black velvet hats, and carried bouquets of pink roses. They looked most attractive, and with the bride made a trio fair to look upon. Mr. Cameron Edwards, of Ottawa, was best man, and the ushers were Mr. Reginald Holland, Mr. Dudley Hagarty, Mr. W. Greening, and Mr. H. S. Sims. Miss Delamere sang most beautifully while the register was being signed, Paul Hahn playing a "cello obligato very sympathetically. After the ceremony the Holland home in St. George street was thronged with friends, and the bride and groom received very hearty good wishes. Mrs. Holland received in a dainty grey gown and toque, and that fascinating little lady, Mrs. Keefer, of Ottawa, looked a picture beside her in blue with a willow plume of blue sweeping over her lovely white hair. The buffet in the dining room was decorated with Bride roses. The wedding gifts in an upper room were rich and rare—"not half good enough for Edith," said an ardent but unreasonable admirer, for they were indeed good enough for a



IN THE WOODS.
Which way?—Toronto World.



The deserted shrine.—St. Louis Post-Dispatch.

princess. Mr. and Mrs. Keefer left on the honeymooners' train, as the girls call it, at 5.20, the bride travelling in a smart dark blue costume and hat with large wings. They will make their home in Ottawa. A very beautiful guest at the marriage was Mrs. Keefer, formerly Claire Oliver, who looked very happy and was admired universally.

Owing to so many large dances being held in public ballrooms, the old time individuality which made each distinctly interesting, according to the home in which it was held, is practically lost, but there are dances and dances, even in public ballrooms. A particularly pleasant one took place on Tuesday night at McConkey's for Miss Marjorie Ritchie, who came out this season, and has been having a very happy time. Mr. and Mrs. Ritchie, their son, Mr. Forsythe Ritchie, and two elder daughters, left no attention neglected to the young folks, for with the exception of Mr. and Mrs. Ballantyne, Mr. and Mrs. Ludwig, and Mr. Pattullo, of the Yukon, the guests were all unmarried people. There were more men than girls, which to the debutantes means dancing incessantly, their idea of bliss, and the music was perfect. A stranger who has been at most of the big dances this fall was asking me if Toronto people knew how very good their orchestras are? I cited the fame of the Symphony and Quartette artists, but he corrected me: "I mean those I have danced to. They are the best I've heard in Canada." On Tuesday the inspiring music of this season, "Madame Sherry" and "The Arcadians," set the young feet flying, even when those feet had been running to and fro all the afternoon waiting on tea guests as had Miss Lois Moyes, Miss Mona Murray, and Miss Evelyn Reed. Mrs. Ritchie wore a rich gown of taupe satin with elaborate trimmings of beads and passementerie, Mrs. Ballantyne was in silver grey, and Mrs. Ludwig in black. The debutante was a charming little figure in her white frock and pearls. Miss Ritchie and Miss Beatrice were in flowered chiffon and pale blue respectively. The flowers, particularly a fairy like basket, were lovely arranged on a table beside the reception cosy corner. Supper was served at decorated tables in the cafe to the entrancing music of the Hungarian band. It was altogether a most successful affair.

The following ladies and gentlemen had the honor of being invited to dinner at Government House on Tuesday night: Mr. A. G. Ramsay, Mrs. B. B. Osler, Dr. and Mrs. Crawford Scadding, Dr. and Mrs. Charles O'Reilly, Mr. and Mrs. Alex. Bruce, Col. and Mrs. G. T. Denison, Sir Edmund and Lady Walker, Mr. and Mrs. W. D. Matthews, Mr. and Mrs. H. S. Strath, Mr. and Mrs. Duncan Coulson, Major General Sir Frederick and Lady Benson, Mr. D. R. Wikie, Mrs. Hendrie (Hamilton), Mrs. H. D. Warren, Mr. and Mrs. J. W. Langmuir, Dr. and Mrs. McPhedran, Mr. and Mrs. Nordheimer, Dr. and Mrs. Spragge, Hon. Mr. Justice Osler, Principal Hutton, Mr. and Mrs. A. D. Brithwaite, Dr. and Mrs. Malloch, Mr. Frank Malloch, Major General Colin MacKenzie, C.B., Brigadier-General and Mrs. Cotton, Mrs. Frank Mackelcan, Major Shanly, Mr. Sydney Fellowes, A.D.C.

Major Shanly was recently given the appointment to the official secretaryship by His Honor the Lieutenant-Governor, and everyone is agreed that he will be the right man in the right place. Captain and Mrs. Douglas Young left for St. John, Quebec, last week, their departure being regretted by many warm friends. Captain Young was an ideally courteous and tactful aide for several years.

The Thumb box Exhibition, which has been on at Frank Raw's gallery, 95 King east, closes this evening at six o'clock.

Mrs. Clarence Denison, Prince Arthur avenue, and Mrs. John McWhinney, of Roxboro' street east, were tea hostesses on Wednesday.

Mrs. Scott Raff's readings this evening, assisted by the Toronto String Quartette, is a strong attraction at the Margaret Eaton School.

Mrs. A. C. H. Proctor will receive next Tuesday, December 6, at her home, 111 Glen road.

Mr. and Mrs. John Lazier, of Belleville, announce the engagement of their daughter, B. Anne Elizabeth, to Mr. Kenneth Sumner Macdonell, of Collingwood. The marriage will take place quietly early in December.

Mrs. Margaret W. Young is President of the United States pro tem many times in a year. She holds a unique position in the government employ which requires her to affix the signature of the President to important papers (land patents) that frequently represent great money value. She is authorized by Congress to do this and has done it now for three years. She signed "Theodore Roosevelt" to over 90,000 land patents, placing under that name her own, thus, "per Margaret W. Young." She has signed an even larger number with the name "Wm. H. Taft." Her handwriting is distinctly feminine.

Mrs. Florence Kollock Crocker, who has been a minister in the Universalist denomination for the past thirty-five years, has resigned her pastorate at Jamaica Plain, Massachusetts. She is a graduate of the University of Wisconsin, and of the theological school of St. Lawrence University. Her previous pastorates have been in California.

New photographs of Adelina Patti and the Dowager Queen Alexandra of England have just been published. Patti is sixty-seven and Alexandra is sixty-six. Her majesty, in speaking with the famous prima donna, is reported to have said: "We are two of the youngest women in England." Both pictures look as if the subjects were women about thirty or thirty-five.

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The Princess Bag

Among the newest styles in vogue this Fall is the "Princess"—a good, plain, "stylish" bag. It comes in Suede, Seal and Calf Alligator leathers in the following colors—fawn, green, brown, grey and tan. The price is \$7.50.

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Is one of the newest "up-to-the-minute" styles. It is made in all colors of velvet, Tapir Calf or Suede Leathers, with long silken cordeliere handles. The prices vary from \$5.00 to \$25.00.

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The French contrivance is really two envelopes. Each is of thin paper, one a pronounced blue, the other lighter in color and different in texture. Both have gummed flaps.

The letter is first placed in the blue envelope, which is slightly smaller than the other. Instead of being sealed, this is placed in the outer envelope and the inner flap is brought outside and gummed down upon the larger envelope.

The outer flap is still unsealed. It is much larger than the inner flap and reaches down to a good-sized star-shaped opening which shows through to the inner envelope, so that when the outer flap is sealed it sticks not only to the outer envelope, but also through this opening to the inner

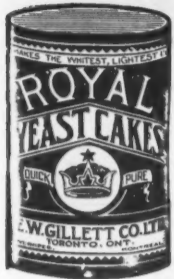
one. The letter is thus practically locked and double-locked.

Dr. Alfred Mercer, of Syracuse, New York, who has been following his profession there for fifty-seven years, and is the oldest active physician in Central New York, was tendered a dinner by the local academy of medicine on the nineteenth anniversary of his birthday, November 11. In the days of long ago, when saddle-bags were common among physicians, Dr. Mercer rode much through the country districts on horseback to visit his patients.

It's a poor rule that won't work both ways. In fact, some fellows seem to think it's a poor rule to work at all.

Unlike the average man, the thermometer can take a drop too much at night and still get up early the next morning.

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Society

ONE of the most charming of the month's bright house dances was that given by Mrs. John Bruce for her daughter Muriel, who is now entering her second season. The big, old-fashioned home in Blecker street, with its wide square hall and spacious rooms, was just nicely filled with the *fin fleur* of the young set, no married people having been invited, and Colonel and Mrs. Bruce looking unceasingly after their happy guests, while Miss Muriel saw that every programme was filled as soon as possible. Supper appeared on quartette tables at eleven thirty and was much enjoyed. The music was good, and the cosy sitting out places were filled between dances, the colonel's big study library on the upper floor, with its bright coal fire, being an ideal lounge. Mrs. Bruce wore black sequined net and Miss Bruce palest blue. Miss Muriel Saunders, who is spending a short time with Miss Bruce, was in white crepe. Miss Gibson, attended by Mr. Sydney Fellows, A.D.C., came in after the Flonza'ey concert, and looked very nice in ecru chiffon embroidered and relieved with touches of palest blue. Miss Madeline O'Brien, a debutante, wore pale lavender charmeuse; Miss Beatrice Delamere was very pretty in white, with violets and a jeweled coiffure bandeau; Miss Gladys Francis was radiant in white satin with cerise tasseled scarf of chiffon, and a touch of the same in her dark hair; Miss Dorothy Beardmore was in white satin and lace, and Miss Yvonne Galt, Miss Dorothy Primrose and Miss Phylis Nordheimer were in white. Miss Olga Schwartz, Miss Eleanor Mackenzie, Miss Kingsford, and Miss Kathleen Burns were in pale blue. Miss Maida McLaughlin looked very smart in cream satin. Miss Robins wore dull mauve faille with pearl passementerie. Miss Het was in pink, with bands of Oriental embroidery. The Misses Cross wore blue chiffon and white satin respectively. Miss Le Mesurier wore mauve satin, and Miss Edna Reid was in yellow. Miss Lillian Crowther wore yellow. Miss Evelyn Taylor also wore pale primrose satin very smartly trimmed with fur. Some of the men were: Mr. Kirkwood, H.T.C.; Mr. Allen Taylor, Mr. Allan Beatty, Mr. Roy Nordheimer, Mr. Douglas Kert and, Mr. Lightbourne, Mr. Le Mesurier, Mr. Molesworth, Mr. Sanderson, and many others, the number slightly more than that of the girl guests, an ideal condition.

The Is'and Aquatic Association gave their fourth annual ball on November 25 at McConkey's. The committee had made most excellent arrangements, and the guests, numbering about two hundred, enjoyed the results. This dance, despite its size, takes on almost the flavor of a family party, so long and so pleasantly have its members known one another during nearly a score of seasons spent on Toronto Is'and. They are proud of their consistency to the erstwhile lonesome little sanobar, which has become by wise dredging and land making a charming summer spot. They carried out their traditions on the dance night, and some of the older Islanders had a game of bridge in a specially arranged card room, and at supper gathered around an oval table in the midst of their hilarious juniors, who seated themselves congenially all around the big cafe, while the Hungarians played an accompaniment to their joyous chatter. The patronesses at the dance were Mrs. Dyas, Mrs. Arthur Denison, Mrs. Lowndes, Mrs. Hill, Mrs. Lugsdin, Mrs. Copping, Mrs. Eastwood, Mrs. Lament, Mrs. R.rie, Mrs. Langley, and Mrs. Douglas. Among the young matrons, a pretty one was Mrs. George Chadwick in black, richly embroidered in silver. The girls, this and last season's belles, were all prettily gowned and full of that *joie de vivre* which always marks the Island dances. There were shoals of men, good dancers and good looking.

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Mrs. Villiers Sankey is visiting her daughter, Mrs. Malone, in Owen Sound. Mrs. Corbett, her third daughter, received for the first time since her marriage, in her new home in Foxbar road last week, and Mrs. Sankey and Mrs. Hugh Hoyle, her second daughter, assisted. Mrs. Corbett wore her white satin *robe des nocces* and welcomed her visitors with the cordial gaiety which has always made her so attractive. The teatable in the cosy dining room was bright with crimson bloom.

The holiday dance at Government House, which is being arranged for December 23, the Friday before Christmas, is looked forward to with great anticipation by the girls in their first season, who are always among those invited. They have made their calls and put their names in the big visitors' book, and are enjoying in anticipation the dance of the Ante-Noel season. As the dance comes so soon before Christmas there will be big brothers home from R.M.C. and colleges of less martial tone, beside the welcome homecomers who are carving out their fortunes afar, with a more or less keen edge.

Sir Mortimer and Lady Clark received a large number of guests at their home, 303 Wellington west, last Saturday. At the tea hour it was a crush, and the big hats retired to the stairway or some unobtrusive corner in self-defence. Sir Mortimer, Lady Clark and Miss Clark received in the drawing room, Miss Elise looking after the guests further on. The hostess wore delicate grey velvet and chiffon, and Miss Clark pink silk. Miss Elise was in pale grey with a bouquet of orchids and lily of the val-



Miss Edith Holland.

ley pinned on her corsage. A large silver centrepiece on a mirror was on the teatable, filled with mauve mums, and the rooms were decorated with roses and carnations. Miss Macdougall, of Montreal, was one of the house party in a becoming gown of rose satin and chiffon.

Mr. and Mrs. Fritz Fox are settled in their new home, 29 Foxbar road, and Mrs. Fox receives next Thursday. Her first reception was held last Thursday.

Mrs. and Miss Lennox are back from Europe. Miss Maisie remained in Paris at school.

The debutantes' dance, which was such a bright event of last season, is to be gotten up by this year's buds for an early date in January, the 9th being spoken of for the event. Lady Mulock, Mrs. G. Allen Arthurs and Mrs. Ewart Osborne are to be some of the patronesses.

General Colin McKenzie, C.B., has spent a few days in town this week. On Tuesday he was entertained at dinner at Government House; on Wednesday he attended

the St. Andrew's Society's ball at the King Edward, and on Thursday was guest of honor at a dinner given by the officers of Stanley Barracks. The Scotch dances on Wednesday night were a feature of the ball, and some graceful dancers had a great time, the practises at the Armouries having been very helpful to those not adept. Miss Gordon, of Aberdeen, who is spending some time in Toronto, was a new dancer much admired.

A very happy looking pair of affianced young folks are Mr. Harold Beatty, of Oakdene, and Miss Lois Duggan. They were congratulated by many friends at Mrs. Gouinlock's dance, where also were another engaged couple, Miss Muriel Jarvis and Mr. Sinclair. Miss Jarvis and Miss Duggan came out a couple of seasons ago, when they divided honors as to beauty and popularity. All four young people are very highly esteemed in Toronto and have many friends elsewhere.

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Mr. and Mrs. George Gouinlock gave a most successful dance at McConkey's on November 23 for Miss Naomi Gouinlock's debut. There was a marked smartness about this gay affair, and it will be remembered as one of this season's best arranged events. The music was very good, and the catching melodies of Madame Sherry and "The Arcadians," which this season's dancers have received so enthusiastically, were played by the orchestra and sung by the dancers with much success. Mrs. Gouinlock wore a lace and jet dress mounted on white satin and carried pink roses. The debutante's flowers were lovely, and a table full of bouquets was arranged in the ballroom. Most of the girls who came out last month were at this dance, and were most emphatic in their enjoyment and gratitude to their kind host and hostess. Supper with Hungarian music and a tempting menu divided the programme, which was danced through with much enthusiasm. Miss Naomi was a very graceful and happy debutante in a lovely white satin gown, and her two elder sisters have lost none of the charm they possessed at their own debut a short while ago. Dr. Gouinlock, of New York, was at the dance, and his daughter was also enjoying herself with the younger set. One of the out-of-town guests who looked particularly pretty was Miss Evelyn Nesbitt, of Woodstock, Mrs. Mann's guest, who carried lovely roses.

Mr. Kenneth McDougall was elected president of the Toronto Skating Club, which will meet during the season in Mutual street rink on Tuesday and Saturday afternoons. Mr. Stanley Livingstone is treasurer, and Mr. H. H. Edgar secretary. A committee includes Mr. Arthur Jarvis, Mr. Roy Jones, Mr. Howard Ridout, and Mr. A. R. Martin.

Mrs. Charles Fuller had some friends to tea on Friday, November 25, at her home in South Drive, when her three daughters, Mrs. Newman, Mrs. D'Espard, and Mrs. Robert Gay assisted in waiting on the company. Mrs. Jack Massey and Mrs. Lewis poured tea and coffee at a table decorated with pink mums and pink shaded candles.



Mr. Thomas C. Keefer.



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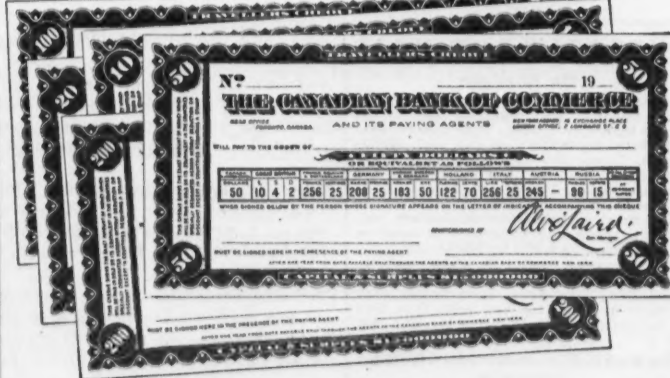
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A Chinese Hero.

AT Lo-ping Hsien is a statue draped in full dress of a mandarin (the Pu-ting, or police master) named Chin, who gave his life for the people. An exile who was in the camp at Jaohow and who owed the Hsien (district magistrate) a grudge, rode a black horse to Lo-ping, and having killed the Hsien, got back for the Jaohow roll call next morning. As the murderer could not be

found orders came from the capital that a large number of people should be killed. To prevent this slaughter of innocent folk, the Pu-ting, a good old man, said he stabbed the Hsien after a few words over the wine cups, and he was consequently beheaded. No resident of the district would deal the fatal blow, but an itinerant cobbler or bamboo worker did it for a reward of forty taels. Tradition adds that he was struck dead by lightning after leaving the execution grounds.

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is sold in quarter, half and pound packages. A "Salada" pound at 40 cents is a full pound plus the package.

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Our System of Beauty Culture is the superior to any other in Canada.

We invite all ladies to have Free Consultation. Special preparations made up for out-of-town ladies. Phone M. 1551 for appointments.

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Special attention to Hair-dressings for Social Functions.

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with garments sent to us to be dyed and cleaned. Our experience has taught us how to do it best. French Dry Cleaning. Send us your clothing or curtains which need cleaning. We want you to know about our work.

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THE TRADERS BANK OF CANADA
Yonge and Richmond Branch,
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Social Events

Afternoon Teas.

Dec. 2—Mrs. Harry Wright, for Miss Dorothy.
" 2—Miss Elf. Bowes, for Miss Petica Geddes.
" 3—Mrs. Lane, for Miss Ethel.
" 3—Mrs. Delamere, for Mrs. Keefer, of Ottawa.
" 3—Colonel Merritt, for Mr. Frederic Villiers.
" 6—Dr. Stowe Gillen, for Mrs. Philip Snowden.
" 7—Mrs. Townsend, for Miss Constance.
" 7—Mrs. H. Barry Hayes.
" 9—Mrs. A. M. M. Kirkpatrick.

Dances and Receptions, Etc.

" 2—Mrs. G. E. Gooderham, for Miss Eleanor, at the King Edward.
" 2—Victoria College Conversation.
" 3—Mr. Frederic Villiers' war-talk at Massey Hall.
" 3—Mrs. Gerhard Heintzman, for Miss Cornelia, at McConkey's.
" 7—Mrs. Mavor, soiree musicale.
" 8—Mrs. Howard and Mrs. Leadley, at the Metropolitan.
" 9—Rugby dance, 'Varsity Gymnasium.
" 12—Mrs. J. A. McKee, at McConkey's.
" 28—Parkdale Canoe Club, at McConkey's.

Social and Personal.

THE engagement of Miss Lois Duggan, eldest daughter of Mr. E. H. Duggan, and Mr. Harold Eastwood Beaty, eldest son of Mr. S. G. Beaty, of Oakdene, Isabella street, is announced.

Mrs. Warrington gave a tea on Tuesday at the Bradgate Apartments, Avenue road, two flats being thrown into one for the event. The hostess, looking very well and faultlessly gowned, received in her artistic drawing room, and Mrs. Parkyn Murray assisted her mother. Although the day was a wretched combination of snow, mud and rain, people came in good numbers, some arriving late from Mrs. Jennings' tea, which was on the same afternoon. Mrs. Jack Murray and Mrs. F. Glackmeyer poured tea and coffee, and the waitresses were most attractive. Miss Mona Murray, Miss Lois Moyes, Miss Evelyn Reed, Miss Edith Snellgrove, and Miss Gertrude Thompson being of the number. The table was beautifully decorated with Richmond roses, ribbons to match, and white hyacinths. The effect was cheery in the extreme on coming in from the gloom outside.

Mrs. Watson, of Admiral road, was one of last week's most generous hostesses. On Thursday she gave a large tea which was perfectly done, and on Friday evening a dance for the friends of her nice young sons, which I am told was quite delightful. Bernhardt enticed me from the chance of forming an opinion, but with such a suitable house, with its ballroom, a hostess sparing neither thought nor expenditure to make her young friends happy, and able assistance from her sons in looking after everyone, it is no wonder the dance was a success.

The officers attending Mr. Frederic Villiers' lecture in Massey Hall to night have received permission from the D.O.C. to wear their uniforms. The lecturer is not so well known to the young set as to those who remember the Franco Prussian, Soudanese, and other wars, but all are assured that the lectures of Mr. Villiers are most interesting and full of information of the great modern wars. There will be lime-light views presented this evening.

Trinity College Cinderella dance last week was a jolly affair of Thursday night, when a pretty gathering of girls and a corresponding party of student and other friends and good dancers were on hand early, bearing in mind the early close of such festivities. The Provost, Mrs. Charles Fleming, his sister, Mrs. Boyle, the new professor's wife, and Dr. Eoyce, and several others chaperoned and received the young people. Refreshments were served at eleven, and the dance was very pleasant indeed.

The marriage of Miss Edith Anderson Holland, daughter of Mr. W. H. Holland, 307 St. George street, one of the most lovely and amiable girls in Toronto, and Mr. Thomas Coltrin Keefer, of Ottawa, son of Mr. T. C. Keefer, of Rockcliffe, took place at mid-week, November 23, at half past two o'clock, in St. Paul's church, Rev. Canon Cody officiating, assisted by Canon McNab. The bride was brought in and given away by her father, and never did she look more a queen among girls than in her rich satin bridal robe, with gleaming pearls and soft fine lace. The veil of Limerick lace and orange blossoms gave the finishing touch to her beauty. The maid of honor, Miss Marjorie Macdonald, and the bridesmaid, Miss Elsie Keefer wore a soft yellow shot charmeuse frocks, veiled with ninon, with pink pearl trimmings, and dashing black velvet hats, and carried bouquets of pink roses. They looked most attractive, and with the bride made a trio fair to look upon. Mr. Cameron Edwards, of Ottawa, was best man, and the ushers were Mr. Reginald Holland, Mr. Dudley Hagarty, Mr. W. Greening, and Mr. H. S. Sims. Miss Delamere sang most beautifully while the register was being signed, Paul Hahn playing a 'cello obligato very sympathetically. After the ceremony the Holland home in St. George street was thronged with friends, and the bride and groom received very hearty good wishes. Mrs. Holland received in a dainty grey gown and toque, and that fascinating little lady, Mrs. Keefer, of Ottawa, looked a picture beside her in blue with a willow plume of blue sweeping over her lovely white hair. The buffet in the dining room was decorated with Bride roses. The wedding gifts in an upper room were rich and rare—"not half good enough for Edith," said an ardent but unreasonable admirer, for they were indeed good enough for a



IN THE WOODS.
Which way?—Toronto World.



The deserted shrine.—St. Louis Post-Dispatch.

princess. Mr. and Mrs. Keefer left on the honeymooners' train, as the girls call it, at 5.20, the bride travelling in a smart dark blue costume and hat with large wings. They will make their home in Ottawa. A very beautiful guest at the marriage was Mrs. Keefer, formerly Claire Oliver, who looked very happy and was admired universally.

Owing to so many large dances being held in public ballrooms, the old time individuality which made each distinctly interesting, according to the home in which it was held, is practically lost, but there are dances and dances, even in public ballrooms. A particularly pleasant one took place on Tuesday night at McConkey's for Miss Marjorie Ritchie, who came out this season, and has been having a very happy time. Mr. and Mrs. Ritchie, their son, Mr. Forsythe Ritchie, and two elder daughters, left no attention neglected to the young folks, for with the exception of Mr. and Mrs. Ballantyne, Mr. and Mrs. Ludwig, and Mr. Pattullo, of the Yukon, the guests were all unmarried people. There were more men than girls, which to the debutantes means dancing incessantly, their idea of bliss, and the music was perfect. A stranger who has been at most of the big dances this fall was asking me if Toronto people knew how very good their orchestras are? I cited the fame of the Symphony and Quartette artists, but he corrected me: "I mean those I have danced to. They are the best I've heard in Canada." On Tuesday the inspiring music of this season, "Madame Sherry" and "The Arcadians," set the young feet flying, even when those feet had been running to and fro all the afternoon waiting on tea guests as had Miss Lois Moyes, Miss Mona Murray, and Miss Evelyn Reed. Mrs. Ritchie wore a rich gown of taupe satin with elaborate trimmings of beads and passementerie, Mrs. Ballantyne was in silver grey, and Mrs. Ludwig in black. The debutante was a charming little figure in her white frock and pearls. Miss Ritchie and Miss Beatrice were in flowered chiffon and pale blue respectively. The flowers, particularly a fairy-like basket, were lovely arranged on a table beside the reception cosy corner. Supper was served at decorated tables in the cafe to the entrancing music of the Hungarian band. It was altogether a most successful affair.

The following ladies and gentlemen had the honor of being invited to dinner at Government House on Tuesday night: Mr. A. G. Ramsay, Mrs. B. B. Osler, Dr. and Mrs. Crawford Scadding, Dr. and Mrs. Charles O'Reilly, Mr. and Mrs. Alex. Bruce, Col. and Mrs. G. T. Denison, Sir Edmund and Lady Walker, Mr. and Mrs. W. D. Matthews, Mr. and Mrs. H. S. Strath, Mr. and Mrs. Duncan Coulson, Major General Sir Frederick and Lady Benson, Mr. D. R. Wilkie, Mrs. Hendrie (Hamilton), Mrs. H. D. Warren, Mr. and Mrs. J. W. Langmuir, Dr. and Mrs. McPhedran, Mr. and Mrs. Nordheimer, Dr. and Mrs. Spragge, Hon. Mr. Justice Osler, Principal Hutton, Mr. and Mrs. A. D. Brithwaite, Dr. and Mrs. Malloch, Mr. Frank Malloch, Major General Colin MacKenzie, C.B., Brigadier-General and Mrs. Cotton, Mrs. Frank Mackelcan, Major Shanly, Mr. Sydney Fellowes, A.D.C.

Major Shanly was recently given the appointment to the official secretaryship by His Honor the Lieutenant-Governor, and everyone is agreed that he will be the right man in the right place. Captain and Mrs. Douglas Young left for St. John, Quebec, last week, their departure being regretted by many warm friends. Captain Young was an ideally courteous and tactful aide for several years.

The Thumb box Exhibition, which has been on at Frank Raw's gallery, 95 King east, closes this evening at six o'clock.

Mrs. Clarence Denison, Prince Arthur avenue, and Mrs. John McWhinney, of Roxboro' street east, were tea hostesses on Wednesday.

Mrs. Scott Raff's readings this evening, assisted by the Toronto String Quartette, is a strong attraction at the Margaret Eaton School.

Mrs. A. C. H. Proctor will receive next Tuesday, December 6, at her home, 111 Glen road.

Mr. and Mrs. John Lazier, of Belleville, announce the engagement of their daughter, B. Anthe Elizabeth, to Mr. Kenneth Sumner Macdonell, of Collingwood. The marriage will take place quietly early in December.

Mrs. Margaret W. Young is President of the United States pro tem many times in a year. She holds a unique position in the government employ which requires her to affix the signature of the President to important papers (land patents) that frequently represent great money value. She is authorized by Congress to do this and has done it now for three years. She signed "Theodore Roosevelt" to over 90,000 land patents, placing under that name her own, thus, "per Margaret W. Young." She has signed an even larger number with the name "Wm. H. Taft." Her handwriting is distinctly feminine.

Mrs. Florence Kollock Crocker, who has been a minister in the Universalist denomination for the past thirty-five years, has resigned her pastorate at Jamaica Plain, Massachusetts. She is a graduate of the University of Wisconsin, and of the theological school of St. Lawrence University. Her previous pastorates have been in California.

New photographs of Adelina Patti and the Dowager Queen Alexandra of England have just been published. Patti is sixty-seven and Alexandra is sixty-six. Her majesty, in speaking with the famous prima donna, is reported to have said: "We are two of the youngest women in England." Both pictures look as if the subjects were women about thirty or thirty-five.

Hand Bags Make Ideal Christmas Gifts

We have "scoured" the fashion centres of America and Europe this season in quest of new Hand Bags for the Christmas season. A most marvelous array of exclusive shapes and shades has been gathered together.

For a lady—young or old—there is no more acceptable gift than a Hand Bag.

The Princess Bag

Among the newest styles in vogue this Fall is the "Princess"—a good, plain, "stylish" bag. It comes in Suede, Seal and Calf Alligator leathers in the following colors—fawn, green, brown, grey and tan. The price is \$7.50.

Our \$5.00 Bag

Is without question the best value which we have ever shown. It is made from genuine Black Seal—is 9 inches long, leather lined, and fitted with coin purse.

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The Cordeliere Bag

Is one of the newest "up-to-the-minute" styles. It is made in all colors of velvet, Tapir Calf or Suede Leathers, with long silken cordeliere handles. The prices vary from \$5.00 to \$25.00.

Other Styles

In a great variety of leathers are to be had from \$2.50 up to \$50.00.

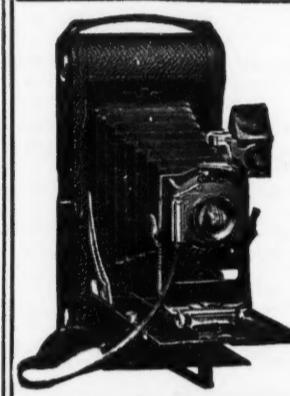
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Try our Cooking Sherry and Cooking Port at 65c per bottle, and Cooking Brandy at \$1 per bottle.

Our Christmas Hampers containing six bottles, according to choice, from \$5.50 up, make an excellent gift.

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A little good liquor is also needed to ensure the keeping-quality and improve the flavor, and the best for this purpose are—

Michie's Cooking Brandy at \$1.00 a bottle
Michie's Cooking Sherry at .65 a bottle
Michie's Cooking Port at .65 a bottle

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An ingenious Frenchman has perfected an envelope that is said to be proof against the thief or the meddler who opens a letter to extract or to read its contents.

The French contrivance is really two envelopes. Each is of thin paper, one a pronounced blue, the other lighter in color and different in texture. Both have gummed flaps.

The letter is first placed in the blue envelope, which is slightly smaller than the other. Instead of being sealed, this is placed in the outer envelope and the inner flap is brought outside and gummed down upon the larger envelope.

The outer flap is still unsealed. It is much larger than the inner flap and reaches down to a good-sized star-shaped opening which shows through to the inner envelope, so that when the outer flap is sealed it sticks not only to the outer envelope, but also through this opening to the inner

one. The letter is thus practically locked and double-locked.

Dr. Alfred Mercer, of Syracuse, New York, who has been following his profession there for fifty-seven years, and is the oldest active physician in Central New York, was tendered a dinner by the local academy of medicine on the ninetieth anniversary of his birthday, November 11. In the days of long ago, when saddle-bags were common among physicians, Dr. Mercer rode much through the country districts on horseback to visit his patients.

It's a poor rule that won't work both ways. In fact, some fellows seem to think it's a poor rule to work at all.

Unlike the average man, the thermometer can take a drop too much at night and still get up early the next morning.

Pullan's

Women Who Compare Values

buy at Pullan's. That's the test by which we ask any woman to judge. Before you buy your

Suits Cloaks Dresses Millinery

look around—compare values—compare materials, style and fit of the apparel offered by other stores and ours. It will be worth while because investigation will show you that we undersell any and all other stores anywhere from twenty-five to fifty per cent.

M. Pullan & Sons
209 Yonge St.

Cleaning for Fastidious People

Our way of cleaning articles of wearing apparel for both ladies and gentlemen appeals to the most fastidious dressers. Spots are taken out—not covered up to reappear. Pressing is skilfully done. Let us show you what really expert work is. Make our acquaintance. We're good people to know.

R. PARKER & CO.
Cleaners and Dyers, Toronto.
201 and 791 Yonge St.,
59 King St. W.,
471 and 1324 Queen St. W.,
277 Queen St. E.

Sage & Co. CATERERS

Our methods for Afternoon Teas and Weddings have the endorsement and co-operation of the Harry Webb Co.
Office "The Metropolitan"
248 COLLEGE ST.
Retail Store 247 COLLEGE ST.
Telephone College 666

STORING UP ENERGY

There is more nourishment and sustaining power in
EPPS'S COCOA
than in any other beverage

Epps's Cocoa is a perfect store-house of vitality, restoring and maintaining strength and energy. Fragrant, delicious and warming. "Epps's" contains the maximum of nourishment in Cocoa. Children thrive on "EPPS'S."

Bewitching, Dainty, Lasting

The lilies from which we distill this dainty perfume grow in the far-off "Flowery Kingdom" and are cultivated by Japanese gardeners who know, as do no others, the art of raising fragrant flowers.

Taylor's

Jap Lily Perfume

The perfume made from the distilled essence of these lilies gives a charming odor, one that delights the most whimsical.

\$1.00 an Ounce at Leading Dealers
John Taylor & Co. Limited
Toronto, Canada



EVERY one was getting a bit tired of embroidery bestowed helter-skelter, and when the designers came in with the frothy models gay with bead work at the first time of the season they received rapturous greeting. To be sure, the most popular blouse of the day is really two waists, one under the other, and material and work are increased if not doubled. But quantities of fabric and lavish work do not seem to be regarded seriously in these days of riotous extravagance, and if the dress maker insists on three gowns for one, her client surrenders. So a little matter of two waists is a matter of little moment. The most used suit waist is chiffon with more or less elaborate bead work. It is put over either plain or Persian silk. It is surprising how the vogue for Persian effects holds on. Chiffon over-waists with Persian foundations were here last year at this time, and they seem to be little hurt by the extensive use to which they have been put during the intervening months. The Persian gauzes and silks have improved much in colors and the ways they are applied since they first came in. One of the innovations is the use of pastel and even dead tones with the designs and color combinations which characterize, so-called Persian patterns. And the result in the best instances is really all that could be desired. But the bead work is, of all the trimmings, the most generally popular. The wood beads, wonderfully light in weight whatever their size and of dull finish, are the newest and most effective in many cases. In an over-waist seen only this week—it was made of black chiffon—there was a plain round necklace of these wood beads in dull blue alternating with old red. The low-cut neck of the waist was embroidered with little beads in American Indian effect. One of the smart possibilities and a practical one is hand-embroidered crepe de chine and a Japanese silk pattern waist that come in beautiful designs and that may be colored at small expense to match any suit. Such a waist is always in order for the walking tailor-made, and the silk wears well, as a rule.

ALL sorts of odd freaks are cropping out in the millinery salon. One of the smart shapes seen only yesterday—a big mushroom—had the wide brim covered with finely shirred black tulle over gold tissue. The tulle was shirred over tiny cords at the edge and around the middle of the brim. Around the crown there were swirled five or six tawny cream feathers that completely hid it. Another hat—a toque—had a brown silk crown draped very high and full and a wide moleskin brim. Lace frills, black chantilly over white, fell below the fur. Another hat—a big shape—had for its sole and only trimming a double bow knot of the yellow and black fitch fur. Some of the Frenchiest little fur sets are being turned out by fashionable tailors to go with suits made by them. And there is a suggestion in these blends of cloth and fur for the girl with limited means and old fur that she can convert into up-to-date trimmings. Not an inch of fur ought to be allowed to go to waste this season while furs are so much used for garnishing everything but actual underclothes. The newest and most bizarre hat, neckpiece and muff sets are being made of brocade and fur. These, of course, are all more or less whimsical and to be sightly must be original and savour of the picturesque.

IS there anything more appealing to femininity at large than a delightful new perfume? To be sure many are called but few are chosen, but if only it enters the circle of the chosen few and is accepted by women of refined discretion nothing is surer of a hearty welcome than a really good perfume—and whisper it softly—nothing is rarer.

There are perfumes and perfumes, and many of them are highly successful from a business point of view—which to the particular woman is just the trouble—everybody soon uses them, and their day of exclusiveness is over. But a new one has just been imported from Russia that in my opinion justifies all that can be said of it, and so far it is certainly quite uncommon. I think it is bound to be a success, for it is just elusive enough



THE CREATOR OF THE "EMOTIONAL GOWN."
Lady Duff Gordon is the sister of the hectic authoress, Elinor Glyn. She is the daughter of the late Douglas Sutherland of Toronto, and controls big dressmaking establishments in London and New York.

in its fragrance to attract, and positive enough to hold one's attention, besides it isn't at all cheap, which is a blessing in disguise, for while a bottle lasts one a long time—due to its strength—the price will keep it from becoming common I hope. All of the toilet accessories—eau de toilette, soaps, powders, a wonderfully lasting sachet, bath salts, etc., are also supplied in the same odor, and I feel sure that it's refined delicacy will make a place for it.

IF it were not for the trimmings of dinner and evening gowns they would be unsightly in the extreme. The silks, satins, nets, laces, passementeries of gold and silver, are beautiful—provided the motives of the latter are not too heavy. But it is the cut as well as the way such garments are made that cause them to look like the venerable Mother Hubbard wrapper. There is not the least shape to them. And then over the whole yards and yards of mousseline or net are made to depend. These, in turn, are caught somewhere on the hem, and at each step the drap



Photograph, 1910, by Underwood & Underwood, New York.
AN OLD STYLE REVIVED.
This is a modern version of the old-fashioned grandmother's cap. This particular creation, just from Paris, at a price to terrify the man who pays the bills, is a mass of sumptuous gold embroidery over pale blue, with a bandeau of lynx fur to emphasize its shimmer and gleam. The tassels which play distractingly over the curves of a white neck are also of gold.

cry hobs in. A whimsical little suit of satin cloth, the kind with a wool back, had an odd, long straight tunic of the satin over a velvet skirt. The coat had a bolero-shaped upper part which was of the satin, with a perfectly straight undercoat that came just below the waistline of velvet. The latter hung perfectly straight and plain with square corners. Fur edged the bolero and its V front and the bottoms of the three-quarter sleeves. A stunning velvet gown trimmed with bands of astrakhan had the bands falling against wider bands of black chiffon, embroidered closely with little opaque white beads. These little white beads are used not only on gowns, but on waists. A handsome black coat and skirt suit has a waist of black chiffon, and the entire front of the waist is embroidered with the white beads. The beads are used on cloth, and even on velvet. Beaded trimmings of the kind come by the yard with chiffon net or silk background in black or colors. The square collars of sailor style are being used on all sorts of coats, and they are often bordered with fur. The addition of such a collar with the fur edge often brings up to date a passe garment left over from a former season.

A SEASON that brings out two new gowns—new in design as well as name—ought not to be called humdrum, and this season, from a sartorial standpoint, has never been in danger of that stigma. The chemise gown and the Turkish-trouser gown are as nearly new as anything on this sublunary sphere can well be. Neither is unknown to the globe, but both are novel in their adaptation to the prevailing styles of Occidentals.

SOME of the bags being carried on the streets look like work pouches. A shopper saw a pretty ribbon bag lying on the counter one day this week and, turning it over, supposing that it was part of the stock of the counter, discovered that it belonged to a smartly dressed woman standing by her. The bag was made of handsome dark ribbon that was interwoven richly with gold. It was a mere long strip turned back at both ends for pockets and caught in the middle by two fancy rings, and was palpably of home manufacture. The broadened ribbons inter-threaded with tinsel look a little more "streety" than the fancy ribbons that have been used so long for work bags.

THE chiffon and silk waists with beaded fronts are the latest fad from the other side. White beads on black or dark backgrounds are the top notch of the craze, but Indian colored beads and those in the tone of the material on which they are threaded, are also a great deal used. These waists come in great variety in their departments, and their prices are far from high when one considers that the most of the bead work of the best kind is done by hand. Persian patterned chiffon is about the only material just now that is allowed to contrast with the skirt in making a waist. Plain chiffon or net over Persian silk and Persian silk without the chiffon are employed, though for anything really chic, chiffon is the only thing. Still it is only a small part of the community which has time, money and inclination to arrive at the difficult "chicness" of the present era and the rest of the world is still wearing silk waists in bright little designs that harmonize well with their tailor-mades.

Murray-Kay Limited

Christmas Gift Suggestions

Things that Please Women

Here is a list that will furnish many a suggestion for appropriate gifts to maid or matron, for where is the woman, be she never so well supplied with personal belongings, who would not be delighted to receive something new, beautiful and exclusive in articles such as these:

PARISIAN IVORY TOILET ARTICLES.

Mirrors, \$2.50 to \$5.00 each.
Hair Brushes, \$2.50 to \$6.00 each.
Cloth Brushes, \$2.50 to \$6.50 each.
Military Brushes, \$2.50, \$4.50, \$5.00 pair.
Hat Brushes, \$1.50 to \$2.25.
Powder Boxes, \$2.50 each.
Buffers, Files, etc., 25c. to \$1.

EBONY TOILET GOODS.

Mirrors, \$1.50 to \$5.00 each.
Hair Brushes, 50c. to \$4.50 each.
Cloth Brushes, \$1.25 to \$2.50 each.
Hat Brushes, 65c. to \$1.25 each.
Military Brushes, \$1.75 to \$3.50 pair.
Powder Boxes, \$1.75 to \$2.50 each.
Buffers, Files, etc., 25c. to 75c.

BAGS, PURSES, Etc.

LEATHER HAND BAGS—\$4.50, \$7.50, \$10 to \$30.
COMBINATION PURSES—\$1.25 to \$4.50.
COIN PURSES—25c. to \$1.50.
CARD CASES—\$1.00 to \$3.00 each.
VELVET HAND BAGS—\$5.00, \$7.50, \$8.50, \$10.00, \$12.00, \$20.00 to \$25 each.
SILVER MESH PURSES—75c., \$1.00, \$1.75 to \$3.50.
SILVER MESH BAGS—\$3.50, \$4.50, \$5.50, \$6.50, \$8.50 to \$15.00 each.

BEADED PURSES—

\$1.00, \$1.50, \$4.50.

BEADED WRIST BAGS—

\$1.50, \$3.50, \$4.50, \$6.50, \$7.50 to \$35.00 each.

VANITY CHATELAINES—

\$4.50, \$5.50, \$6.50, \$8.50 each.

TRAVELLERS' COMPANIONS—

Made of silk or cretonne. Each, \$1.25, \$1.35, \$1.50, \$1.75 to \$3.75.

BELTS, Etc.

BELTS OF STEEL—

STUDDED ELASTIC—

Black and Colored. \$1.25, \$1.50, \$2.00, \$2.50, \$5.00, \$7.00, \$8.50, \$10.00, \$15.00 each.

BELT PINS AND BUCKLES—

Gilt, gunmetal and oxidized, jewelled or plain. Each, 50c., 75c., \$1.00, \$1.25, \$1.50, \$2.00, \$3.50 to \$5.00.

NICKEL COAT AND SKIRT HANGERS—

In linen or leather cases, per set, 85c., \$1.25, \$1.75, \$2.50, \$4.50.

VANITY CHAINS—

Jewelled and plain, \$1.00, \$1.75, \$2.00 to \$7.50.

LAVALLIERES—

Of silver set with brilliants, \$4.00, \$5.00, \$6.50, \$7.50, \$8.50, \$10.00.

CLOTHES AND HAT BRUSHES in leather cases—

Single cases, each, \$2.50, \$3.50, \$4.50, \$5.50; double cases, each, \$3.50, \$4.50, \$5.50, \$6.50.

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(W A. MURRAY & COMPANY, Limited)

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You'll never be disappointed with the coffee you make, if you use Symington's Coffee Essence. The flavour cannot be detected from that of the best freshly-roasted coffee, while its economy and ease of preparation make it a necessity in every home.

Say Symington's to your grocer.

Thos. Symington & Co. Edinburgh & London

Symington's Coffee Essence

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JEWELRY marks the woman or the man. Dainty jewelry—a dainty person. Have you studied jewelry lore? We have—the commercial part—also the artistic—and mastered it.

Best the world produces. Gold exquisitely wrought—silver in manifold forms—precious stones—everything that a first-class jewelry store carries. A small cash deposit secures your Christmas purchase.

KENTS' Limited

DIAMOND MERCHANTS

144 YONGE STREET - - TORONTO

Beauty-Assets

A clear, glowing complexion; white, finely textured skin; firm, rounded arms and neck go far to make up the sum of beauty. Every woman has within her grasp these "BEAUTY-ASSETS" who use

Hay's Lily White Toilet Cream.

Hay's Cream is a soothing, healing emollient, based on special natural oils that keep sweet and fresh indefinitely. It cleanses the pores, stimulates the circulation of the blood through the skin, and nourishes and strengthens the underlying tissues. Removes out hollows, removes wrinkles, blemishes and lines. LEAVES NO SHINY FILM and, unlike ordinary creams made with grease, does not clog or spread the pores.

No other cream so miraculously brightens and freshens dry, lifeless-looking skin; no other cream leaves the complexion so clear and wholesome.

There's SOMETHING DIFFERENT about HAY'S.

Jars, 60c. Tubes, 25c. Department stores, druggists, or direct on receipt of price. FILLIOUX BROS. CO., Newark, N. J., U. S. A. Toronto, Canada, Sole Representatives

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gives
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All that is good in beef is in Bovril. It is a rich strength-giving food with a delicious flavor.

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Ireland's Best Linens.

HEMSTITCHED LINEN CAMBRIC.	
Table Cloths	from \$1.15
Tray Cloths	from .56
Carving Napkins90
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Linen Sheets	3.58
Hemstitched	4.95
Pillow Covers	1.90
Linen Towels	2.40
Hemstitched	4.00
Fancy	3.55
Baby Towels	1.90
Huckaback Towels . . . . .	.56
Bath Towels	5.50
Bedspreads . . . . .	.22
Towel Covers . . . . .	.45
Sideboard Covers . . . . .	.08
Hemstitched Mats . . . . .	.26
Tray Cloths . . . . .	.72
Tea Cloths . . . . .	.36
Towel Covers . . . . .	.56
Sideboard Covers	1.15
Embroid. Tea Cloths . . . . .	.86
Towel Covers	1.23
Sideboard Cloths . . . . .	.55
Tray Cloths . . . . .	.44
Night Dress Cases	1.45
Brush and Comb Cases	1.45
Cushion Cases . . . . .	.62
Toilet Sets, 4 pcs.	
Tea Cosies	

Walpoles' IRISH LINENS

44v Bedford Street, BELFAST, Ireland
Illustrated Catalogue on receipt of Postcard to WALPOLES',
173 Huron Street, Toronto



A woman conscious of being at her best. This confidence in her appearance depends more than anything else upon the corset she wears. If the corset does not conform to the latest accepted models, the gown will not appear to advantage.

LE PARISIEN CORSETS

represent the climax of corset tailoring—give true lines of beauty to the figure and contribute wonderfully to the elegance of the costume.

Parisian Corset Mfg. Co.,
QUEBEC, P.Q.
Brampton Branch: BRAMPTON, ONT.



COWAN'S PERFECTION COCOA

(MAPLE LEAF LABEL)
Its richness and exquisite flavor give an added deliciousness to homemade "sweets" and dainties. Be sure you get COWAN'S—the cocoa with the Maple Leaf Label.

THE COWAN CO. LIMITED,
TORONTO.

J. Simon
39 St. Martin
PARIS, FRANCE

Brightness and Freshness
of youth
are preserved to the complexion
by CRÈME SIMON
POUDRE
SAVON

From all
Chemists and
Perfumers

Women Mountain Climbers.

WOMEN have now not only entered the ranks of the foremost mountain-climbers, says an article in Harper's Bazar, but of those pioneers who are satisfied only with "first ascents." We must be prepared to read in the newspaper some morning that Miss Annie Peck, accompanied by a necessary guide or two, has conquered the unconquerable Mt. McKinley; and let the Duke of the Abruzzi hasten to the top of Mt. Everest lest he hear that Mrs. Workman has forestalled him. Let us also allow the fact to sink deep into our proud American souls that both Miss Peck and Mrs. Workman are Americans, and that consequently their achievements belong to us.

Women no longer require a separate record, devoted to the exploitation of the feats of women. They compete now, we are proud to say, and compete successfully, with climbers of note, regardless of sex, in all parts of the world. As long as the unexplored mountains hold out, we may expect to see them win greater and greater fame, and sign their names to more and more "first records."

The pioneer days are over in Switzerland, but the wonderful mountains are still there. They furnish a splendid training-ground for those whose ambitions may or may not lead them to greater triumphs among the unexplored giants in the four corners of the earth. It is still no easy task to climb Mt. Blanc or the Matterhorn, in spite of the scornful words of a recent writer, who speaks of the ascent of the Matterhorn as having become a "good walk for a lady." This is said just because auts and ropes have been placed on the mountain for the benefit of those climbers who are not experts. The "lady" will still require a tremendous amount of pluck, nerve, strength, and endurance to accomplish the climb successfully.

Miss Dora Keen has published in a recent number of the Outlook a very interesting account of her ascent of the Matterhorn as a climax of a month of difficult ascents in the Alps. This account does not impress one with the feeling that the ascent has yet become mere child's play or an achievement lacking the glorious thrill of accomplishment.

We have some pictures, illustrating this article, of Madame Richard, taken during her ascent of Mt. Blanc. Mt. Blanc has never ceased to be a wonderfully thrilling climb since the days when Mlle. d'Angleville first took away the breath of the guides by insisting upon attempting it. It was not possible then to sleep in a good bed at the Grands Mulets or to take breakfast at the Cabane Vallot, within an hour and a half of the top, but she accomplished the climb triumphantly and was the first woman to do so.

Miss Annie Peck received her training in the Alps. She afterwards climbed Mt. Popocatepetl in Mexico, and made two noteworthy efforts to climb Mt. Sorata in South America, but was overcome by insurmountable difficulties at a height of 20,500 feet, very near the top. Miss Peck has very wisely remarked that she has always felt that she would not fully appreciate the achievement of a summit, however difficult, if she were found dead at the bottom of a crevasse, or even on the summit itself.

Her next effort was directed toward Mt. Huaskaran, which she considers the highest peak in the Peruvian Andes. Her first attempts were unsuccessful, but these were more in the nature of trips of investigation. Her final triumphant trip was made under the auspices of Harper's Magazine, in June, 1908. Although Miss Peck had two competent Swiss guides with her for this trip, her difficulties were almost insurmountable. When she made her first effort one of the guides was overcome with mountain sickness before the climb was completed and obliged to go back to the foot. The other one suffered somewhat from the same trouble, but in the face of the most intense cold and bitter wind he took the place of two men and guided Miss Peck almost to the summit. He was then utterly exhausted and Miss Peck's good sense led her to return to the foot and try again a few days later. On this second attempt, with both guides, she was successful, but they all suffered great hardships, one of the guides returning with a frozen hand.

Miss Peck's triumph was somewhat dampened by the fact that, on account of the high wind, she could not use her instruments to determine the exact height of the peak. That was a bitter disappointment, and gave rise, upon her return, to the inevitable dispute of the honor due her. She and her guides roughly estimated the height at 24,000 feet. Since her ascent a triangulation of the mountain has been made by expert French engineers, an expedition instigated by Mrs. Workman, Miss Peck's only woman competitor in



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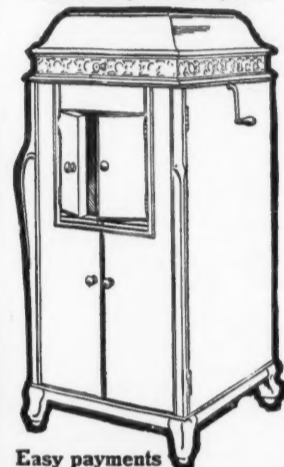
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and the one that brings the most grateful recollections of the giver is to be found in

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the world's great singers, exquisite instrumental melodies by famous bands and orchestras, and the best achievements of the kings and queens of comedy. Think of having all this in the home ready to entertain yourself, a few friends or a house full of guests.

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high climbing honors. According to the estimate of these experts, the height of the mountain is 21,812 feet. Miss Peck has since called Mrs. Workman's attention to the possible errors in triangulation, caused by reflection, which, according to the best authorities, may be as much as 4,000 feet.

One can only be sympathetic over Miss Peck's hard luck in being unable to establish her claim. The plucky manner in which she overcame all the difficulties has won her the

unquestioned right to the first honors in courage and endurance, and time may prove her right to the first honors in elevation.

Mrs. Workman is also a climber of whom Americans may well be proud. She numbers many "first ascents" among her records, and is still in the field aiming higher and higher. Her explorations now lie among the giant peaks and glaciers of the Himalayas. Nun Kun, 23,300 feet high, is the ascent upon which she bases her claim for the highest honors among women

climbers, the honors now disputed by Miss Peck. This record stands little short of the highest records made by men.

Mrs. Aubrey Le Blond is another well-known mountain-climber. Having conquered nearly all the peaks in the Alps, she is now winning more honors among the mountains of Norway. It is interesting to know that she undertook mountain-climbing as a cure for consumption, when her life had been given up by the doctors, and that the cure has been complete.

How do YOU Entertain?

When guests "drop in"—when conversation palls—do you not long for the ability to entertain musically?

Your home needs a

GERHARD HEINTZMAN
SELF-PLAYING PIANO

The most complete self-playing piano made in Canada.

With it you have always at hand a matchless source of self amusement and entertainment of guests—can instantly satisfy a mood for any kind of music, grave or gay, "popular" or soul stirring opera.

And all this is possible though you know nothing of the production of music.

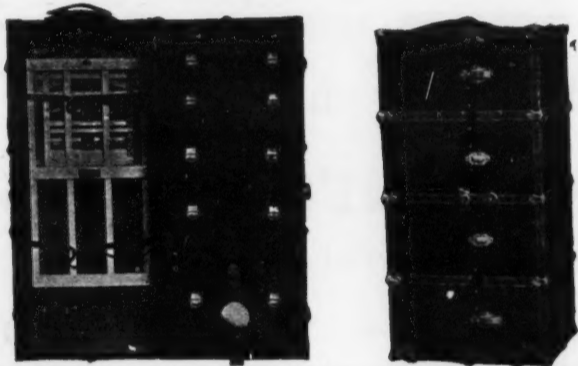
A few lines from you will bring full particulars by return post, or, if in the city, call at our new salesrooms, 41-43 Queen St. W. (opposite City Hall), and see for yourself this wonderful self-playing instrument.

Your present instrument taken as part payment and liberal payments can be arranged.

Gerhard Heintzman, Limited
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JULIAN SALE FOR FINE LEATHER GOODS

A Magnificent Gift



Wardrobe Trunk

Not everybody could afford one, or would really have use for one if it were given to them—but there are hundreds of people in and out of the city for whom such a thing as one of the magnificent Wardrobe Trunks would make the most useful and acceptable of gifts.

The Julian Sale Wardrobe Trunks are the most improved idea on the market in this special line—one half the trunk fitted with the best of fittings to hold a lady's costume, cloaks, and other things, or men's clothing, and the other half of it a veritable chest of drawers. Splendidly made and finished, absolutely waterproof and dustproof. Made to accommodate the wardrobe of man or woman. See them.

\$50.00 to \$70.00

Write for New 100 page Catalogue No. 26

The Julian Sale Leather Goods Co. Limited
105 King Street West, Toronto

Sport and Physiognomy.

LONG associations with horses especially, and with dogs, does undoubtedly influence physiognomy. I have known some of the best-bred commoners, says the Gentlewoman, and one or two titled gentlemen in the north whose forbears for generations have made horses and horse-breeding their study and pleasure, and occupation in life. This has told on the present generation, who have also followed the same bent, and in

breeches and leggings they present the appearance of a coachman, "head lad," or stud groom at some establishment where tips are good. This is not so much because they dress horseily, but rather because they look horsey—in some cases, really like a horse. One finds this much stronger in men than in women, not because women are less sympathetic or less susceptible to environment, but because they are not so much in touch with the horse in the stable.—London Globe

Origin of Gas Lighting.

THE application of especially generated gas goes back at least to 1792, when William Murdoch lighted his house at Redruth, in Cornwall, by coal gas. Murdoch was possibly anticipated by Lebon and his "thermo-lamp," in which gas distilled from wood was burned, however. Murdoch and the firm of Boulton, Watt & Co., started the lighting of works. But it was not till 1810 that the bill of the London and Westminster Gas Light & Coke Company was passed by Parliament. In a certain sense German competition, or German co-operation came in at that time. The moving spirit of this first gas company—which still owns the largest gas works of the world at Beckton, Kensal Green, and Fulham—was a certain Friedrich Albert Winzer, known under the name of Frederick Albert Winsor of Znaym, in Moravia, a charlatan perhaps in some respects, and certainly a conspicuous company promoter, but a very remarkable man all the same. It was his demonstrations at the offices of the National Light & Heat Company, of 97 Pall Mall, S.W., in 1807, and his pamphlets which drew attention to gas.

"Only a Woman's Hair."

SOME imaginative person ambitious to gain fame as the historian of the excesses in women's fashions of the past year or two has sent out the story that a famous milliner in France went mad a while ago, and beguiled his confinement in an asylum by inventing all manner of unheard of and indescribable hats for women. These shapes, models, fantastic simulacra of a disordered imagination somehow got out of Bedlam and lo! the women snatched at these mad fancies with cries of joy, and have been wearing them ever since.

The story may be true; let nobody presume to deny anything in this modern heyday of commercial romance. However that may be, the fact is that these great calashes, peach baskets, Salome chargers, vast conceivings of all sorts which the disquieting sex have elected to wear on their heads, have created an amazing demand for false hair, in bunches and bales, with which to pad, ballast, chink up and stuff out their beautiful heads so that the hats shall not wholly eclipse their faces. We all know how the ladies looked for a time, how triple-crowned they went, with puffs and braids and all manner of cunningly devised arrangements of hair and near-hair, and something else which was not even like any hair in the world except that of the woolly horses of Krim Tartary.

This sudden demand for more hair naturally sent the price skyhooting (to use a poetic word discovered by an uncrowned laureate of empire), and all the long-haired inhabitants of less favored lands (where there is less money to spend) took the American cash and let their hair go. In fact, when the Chinese got into the market they supplied so much hair as to lower the price perceptibly. But the blow really fell when Corea was annexed by Japan. Since that time, according to the consular reports, not less than 200,000 Coreans have cut off their famous top-knots as a token of their national humiliation, accidentally coincident with a high price for hair. This glutting of the market has brought down the price from 20 cents per ounce (United States currency) to about 12 cents.

Years ago the supply of false hair came from the heads of peasant girls in Europe, but with the enormously increased demand this supply gave out and the hair merchants turned to Asia, a larger area, where a dollar still goes a long way. The trade is carried on extensively in the Netherlands, and Amsterdam is one of its most thriving centres. From this place comes the report that much animal hair, particularly the hair of that gentle beast, the yak, is used to meet the great demand. The chemical treatment of hair, preparatory to its offering in the market, is filled with the most curious details, a bit too technical, perhaps, to be of interest to the buying public.

The romance attaching to a woman's hair, of which the poets have sung, is rather interfered with by the modern lack of certainty as to who wore it first. Juliet on her balcony, Melisande in her tower, Godiva on her palfrey, Griselda kneeling upon the stones, and many other romantic heroines have made effective play with their luxuriant tresses, but—all that was very long ago. Rossetti made his climax on a capillary high note—

... So went
Her spell through him, and left his
proud neck bent,
And round his heart one strangling
golden hair.

But Lilith didn't wear a peck of puffs, else she might have missed her greatest effectiveness. Ladies employ different methods in different periods of history; they don't mind changing their tactics so long as they come out victorious at the last, and they generally do.—N.Y. Sun.

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A new form of epistolary politeness has been devised by a business firm which wrote to a delinquent: "Oblige us by remitting the amount of our bill or we will oblige you."



A CHRISTMAS SUGGESTION TO OUR PATRONS

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